



# SATURDAY NIGHT



ESTABLISHED  
A.D. 1887

"THE PAPER WORTH  
WHILE"

TORONTO, CANADA, FEBRUARY 22, 1930

GENERAL SECTION  
1 to 16

WOMEN'S SECTION  
17 to 28

FINANCIAL SECTION  
29 to 40

## Fraud Act Bares its Teeth—Ottawa Ponders Wheat Crisis —U.S.A. and the Demon Rum— Famous Canadian Duel

### The FRONT PAGE

#### Government Control of Radio

THE mooted Federal and Provincial system of radio control is advantageous in many respects. It will provide for order where there is a possibility of chaos (as represented by private ownership conditions in the United States to-day); it will provide for better distribution of stations and adequate coverage for all Canada (at the present time certain districts are not as well served as others); it will provide for a better class of program because of the facilities it will offer for nation wide distribution; it will provide for the elimination of the direct advertising appeal which cheapens radio in so many eyes, and by constituting responsibility for entertainment in the hands of the government will provide for a direct channel of protest which the radio fan under present conditions does not possess.

In any discussion of radio there is one paramount consideration—the interest of the radio fan. It is he who makes radio possible and it is his wants that should be satisfied. At present he is laboring under several disadvantages. Despite several excellent chain programs and certain fine programs broadcast in his own locality, there is still a super-abundance of poor entertainment broadcast in Canada (and in the United States also) made even more wretched by blatant and irrelevant advertising appeals. The disgusted radio fan has no means of making his displeasure felt other than by indicating his sentiments in an occasional angry letter to the offending station. His only great resource is to turn the dial. If the local stations are not too powerful and his radio set is of a superior kind he can bring in an American chain broadcast of higher class. Under government ownership his position will be much improved. He will be enabled to direct his protests upon Ottawa and his considerable numbers will ensure that his demands will not go unrecognized. It is probable that in the event of public ownership there will be formed provincial radio leagues along the lines of the motor leagues to give unified expression to the wants and requirements of the radio fan.

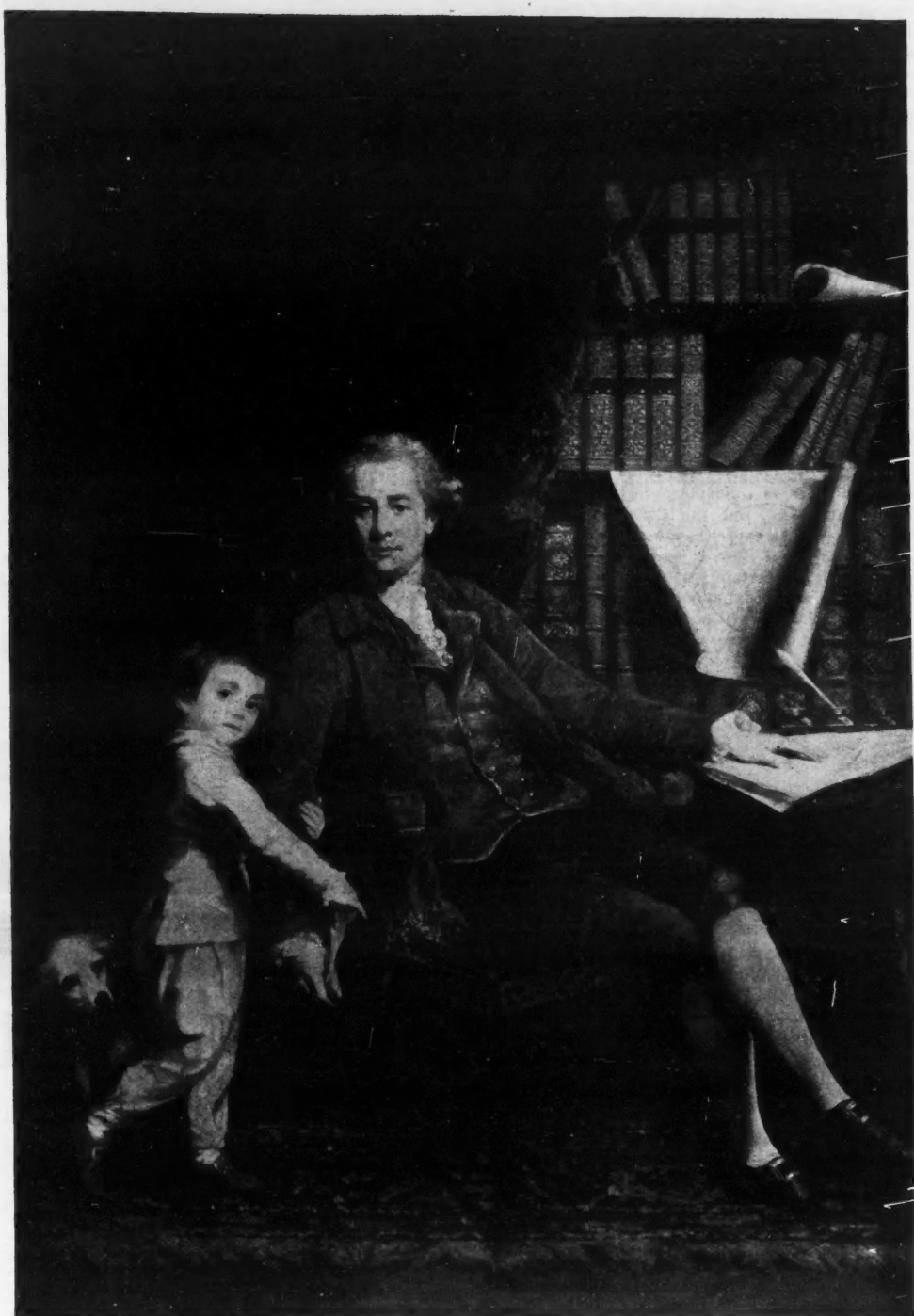
Whatever type of entertainment the radio fan desires—and his likes are varied—he wants the best of that type, whether it is grand opera, or vaudeville, jazz or chamber music. If he can get what he wants from Canadian stations, so much the better. If he cannot, he will tune out the Canadian stations without a qualm and fish in the channels of international radio till he finds something that appeals to him. This desire of his for the best in entertainment must be given thoughtful consideration by the government. If it can provide the Canadian fan with entertainment that will compete with the best of American entertainment then the Canadian stations will be well patronized by the Canadian fan. If it cannot, the Canadian fan will buy a bigger and better set and tune in the American stations. In this connection it is not improbable that some arrangement will be made for Canadian hook-ups with American and continental stations for the cream of their radio entertainment. No narrow nationalistic consideration should prevent such action. Political boundaries cannot confine radio. The whole world of activity and entertainment is now its field.

Conceivably the advantages to be derived from a system of national and provincial control of radio might be obtained under private ownership with the creation of either a monopoly (vide the B.B.C. of England) or two systems competing on broad national lines as in the case of our railways. But it is doubtful if either the radio fans or the general public would stand for such an arrangement. The radio fan would feel that his wishes would receive greater attention from the government than from a private corporation; and the general public would feel that if there is to be a monopoly or near-monopoly in such an important agency of communication as radio it should be in the hands of the government. Owen D. Young, Chairman of the Radio Corporation of America and inspiring genius of the Young Plan, told Congress frankly the other day that he believed it would be better for all concerned, if control of radio and other forms of electric transmission of speech were nationally controlled by the government. Such a statement from the Chairman of a great privately owned radio corporation is, to say the least, enlightening.

#### Ontario's Legislative Programme

THE unusually lengthy Speech from the Throne delivered at the opening of the Ontario Legislature on Feb. 5th indicates that despite his overwhelming majority, Hon. Howard Ferguson does not intend to rest on his laurels. The eighteenth legislature will have plenty to do before the spring zephyrs blow, and the "vigilant opposition" much material to sharpen its teeth on. At the present juncture the announcement that the Security Frauds Prevention Act will be strengthened to deal with "certain objectionable practices which have been observed" naturally arouses most interest. On this question the Speech contained a timely reminder that the Act is already a reality when it mentioned that "it is reassuring to observe that the lead given by this province in the enactment of this legislation is being followed elsewhere in the Dominion." We assume that the further extensions of the Act will be in concert with other provinces and that all Canada will be made an unhealthy country for crooked brokerage practices.

The optimism of the government's programme in its measures for the fuller encouragement of the mining industry, and for increased iron bounties to assist the steel



#### MASTERPIECE COMES TO AMERICA

"Portrait of Sir Richard Barwell and his son", which ranks among the finest of the masterpieces of Sir Joshua Reynolds, was recently acquired by Jacques Seligman & Co's of New York and its value for insurance purposes was placed at \$200,000. It is the third of the greater works of Reynolds to come to America since the war, others being "Mrs. Siddons as the Tragic Muse" and "Lady Crosby". Sir Richard Barwell was a member of the Indian Council of Warren Hastings. After leaving the possession of the Barwell descendants it was for a time owned by Sir George Donaldson, the noted English collector.

industry, is commendable. The generally progressive character of the forecasts as to Northern Ontario development in highways and other matters suggest much confidence in the future. The rural districts of older Ontario have certainly no complaint to make either, what with provisions for cheaper rates for hydro power, measures for the increased efficiency in rural schools and various public institutions and for the encouragement of agriculture. In fact the projects that the government has in hand are so extensive that if an election had not recently taken place it might be regarded as a pre-election programme.

#### Quebec Election in Prospect

THE rumor that the Taschereau Government is planning an election this summer looks likely enough to be well-founded. With finances in apparently excellent shape, although it is true that the Opposition's analysis of its financial statement points, in spite of surpluses, to a huge increase in the public debt and in the liabilities of municipalities and school corporations, and with the growing enthusiasm for its comprehensive program for the advancement of agriculture, the Government may well deem the summer an opportune time for taking the "sense" of the province. It has been looking to its fences pretty assiduously, especially in the agricultural ridings, and recent by-elections have made it plain that Mr. Camillien Houde has not yet got it on the run. At any rate, it is significant that credence in the rumor in question is not confined to those whose knowledge of *la haute politique* is gathered from the gossip of the street, but is shared in certain quarters which, in the nature of things, should be presumed to be exceedingly well informed on such a matter. Should the forecast turn out to be correct, the date for the election will, it is surmised, be either late in May or early in June.

Meanwhile there is likelihood that the current session will come to an end about the close of March. The fact that the business before the Legislature does not include, this session, as it usually does, a Montreal bill should make this session shorter than the average. Its duration will largely depend on the attitude the Opposition chooses to adopt. Mayor Houde, who leads it, is

again a candidate for the Mayoralty of Montreal, and it is quite conceivable that his followers may wish to speed up business, in order to help him in his municipal campaign. But, of course, it is always possible that the Opposition, believing the present to be the last session of this Legislature, may elect for a big oratorical "splurge," in anticipation of the provincial general election, and so put a stopper on the idea of an early prorogation.

#### Still Debating Palestine

THE disturbances in Palestine some months ago seem to have had very wide reactions. Though all seems to have been quiet in the vicinity of Jerusalem for a long time, controversy still rages in far away centres. In fact the conflict over the Weeping Wall was like a stone cast in the water which produces ever widening circles. Jewish circles both in Montreal and Toronto are divided over differences that arose at that time; and the outcome has been the establishment of a new periodical "The Jewish Standard" in rivalry to the "Canadian Jewish Review," a very excellent weekly which chronicles the intellectual and social activities of Jewish communities in various parts of Canada. The trouble seems to have arisen over the writings of Rabbi Eisendrath of Holy Blossom Synagogue, Toronto, the chief contributing editor of the "Review." Rabbi Eisendrath is a highly cultured representative of liberal Jewish thought, as opposed to the narrower tenets of historic Judaism; and after massacres of Jews by Arabs in Palestine he was one of those who argued against reprisals against the Arabs. From every stand point his counsels were wise. Such reprisals could not be carried out by the Jewish people themselves; the instrument could only be the armed forces of Great Britain. A military policy of bloodshed and reprisals even if countenanced by the British Government would have been fraught with the perils and horrors of a holy war throughout the East. But such a contingency could never arise, because any British government which embarked on such policies would be hurled from office within a week. Public sentiment has changed so greatly in all parts of the Empire in recent years, that such an event as that of the South

African War for instance would be impossible to-day. Rightly or wrongly most people believe that those who advocate a policy of military force and reprisals in Palestine, are more concerned with starting something which would damage the prestige of Great Britain in Asia than with the grievances of the Jewish population.

Nevertheless there has been a steady demand that the management of the "Canadian Jewish Review" close its columns to the views of Rabbi Eisendrath; and the allegation is made that the refusal to accede to it is the chief reason for the establishment of a rival publication. The "Jewish Standard" claims that it is written "by Canadians for Canadians" and is "directed by British subjects only", but if its aim is to promote reprisals in Palestine it is no friend to either Britishers or Canadians, or to its own people. Rabbi Eisendrath himself makes an ironic comment on the absence of Canadian or Nordic names among its founders. It is difficult for outsiders to follow all the details of the dispute now raging, and which involves the reputation of the famous Zionist idealist, Judah Leon Magnes, who is an advocate of peace, but it is unquestionable that a great deal of heat has been aroused by the controversy.

Rabbi Brickner a former resident of Toronto recently re-visited Canada and spoke once or twice. Though he is said to have insisted that there were two sides to the Palestine question, and lauded tolerance, he is reported in the daily press as having strongly censured Great Britain for her interpretation of her obligations under the Palestine mandate. He is also reported as extolling the conduct of France in connection with the mandate in Syria; where a civil war was provoked four years ago involving the fanatical Druses and the Shiah Muslims. The militaristic policy of Gen. Sarrail the French commissioner was costly in blood and money and ended in a moral triumph for the Syrian Nationalists. Gen. Sarrail was severely censured by the investigating committee of the League of Nations and France came very near to being deprived of her mandate altogether. The original issues are still unsettled and France, after expenditures she could ill afford, only saved her face by adopting measures of conciliation. If Rabbi Brickner really said what he is credited with saying he is clearly very ignorant of recent history in the near East.

It is well that we have in the Jewish community enlightened men like Rabbi Eisendrath to warn their own people against agitations that would not only be futile but make their position in Canada more difficult. For it should be clearly understood that under no circumstances will the peoples of the British Empire tolerate a militarist policy in Palestine.

#### Montreal Mayoral Election

THE mayoral election in Montreal will take place in April, that month of hope and promise—and there is likely to be abundance of both the last mentioned qualities in evidence in the course of the campaign. Mayor Houde has cut a big swath as Montreal's chief magistrate. But he will not get any "walk-over" in April, not by a long way. By the way, he is a busy man these days. In addition to his occupancy of the mayoral chair, with an election just ahead, he is also, of course, leader of the Opposition in the Provincial Legislature, with a general election looming up in the Provincial field. Any spare thought he may have, after giving attention to his municipal and legislative duties, he is probably devoting to his law action against Mr. Trencle Vautrin, M.L.A., whom he is suing for \$10,000 for defamation.

There have been rumors that Hon. Mederic Martin will again be a candidate for the office of which he was so spectacular an occupant for so long. And, anyhow, Alderman Mercure has announced that his hat is in the ring. There had been an idea that the Alderman might be disposed to withdraw from the contest in favor of an English-speaking candidate, if such should be forthcoming, as he had, in the past, used language seeming to point to such a course. However, he has now made it clear that he intends to prosecute his candidature in any event. In a good many ways, it is a pity that the idea, once so favored in Montreal, of giving an English-speaking candidate an opportunity of holding the mayoralty, with the goodwill of the French-speaking majority, has been suffered to go by the board. Such a practice tended to promote harmonious relations between the two races. And, while it is true that the English-speaking citizens of Montreal are in a minority, their contribution to the revenues of the city is out of all proportion to their numerical standing.

#### Moderation in All Things

READERS of United States newspapers must have noted the numerous instances of late, in which trial judges have done their best to make the lives of jurors summoned in liquor cases pleasant. In the case of "seized" liquor they are now permitted to "taste" the evidence in order to satisfy themselves that it is the real stuff. It is reported that since this innovation cases of persons endeavoring to evade jury service by flimsy excuses have become less frequent.

The new situation seems to be due to an earnest assertion of their rights by jurors of both sexes. They no longer accept the mere testimony of revenue officers who may be prejudiced, or may be mistaken. They want material proof. Their willingness to sacrifice themselves on the altar of duty is noteworthy. But it has been found necessary to curb a zeal for perfect proof, that in some cases has resulted in their consuming all the evidence. In case of a mistrial this is a serious inconvenience to the State. Every one will acknowledge the foresight of the New Jersey judge who recently laid down the dictum that jurors must sample the evidence in moderation, and leave some for subsequent juries.



# Our Neighbors and the "Demon"

By A. R. Randall-Jones

AS THE day fixed for the meeting of Parliament approaches, speculation is naturally rife as to what is going to be done to meet the modest desire of those in authority in the United States that Canada should prohibit the granting of clearances to ships carrying alcoholic liquor and destined for United States' ports.

The favor being sought from this country is one of magnitude. The commodity in question is one that is legally exportable from Canadian shores. It is the enactment of the United States that has made its importation into its territory illegal. That country has not expended on Prohibition enforcement anything approaching the annual amount that Dr. Doran, its own Enforcement Chief, has stated to be requisite for the purpose. Nor has it enforced Prohibition with tolerable show of effectiveness.

The consumption of beer, it is true, has decreased enormously. But the consumption of wine has very largely increased while that of spirits, the manufacture and consumption of which are now, of course, illicit is estimated to be about equal to the pre-war rate. The overwhelming bulk of these potent beverages is made on the premises—that is to say, in the land where they are consumed—and such proportion of them as can, by any possibility, be smuggled in from Canada must necessarily be of almost infinitesimal amount and value as compared with those of the huge total consumption.

When, some few months ago, *ballons d'essai* began to be sent up from Ottawa to the effect that Premier King intended to put a stopper on the granting of clearances, it was explained that he had been moved to that course by the impression the efforts of the United States' Government to check the illicit importation of intoxicating liquor had made on his mind. In view of the notorious facts, just glanced at above, with regard to the "efforts" at Prohibition enforcement, this explanation of the "impression" made by them on the Prime Minister, although it does a good deal less than justice to his undoubted clarity of thought and vision, has a quaintly humorous touch about it.

A more reasonable explanation of the stand that the Premier is taking on the matter—for one is assured by those who ought to know that he is taking a definite and determined one—is probably to be found in certain other important directions.

First, it is a safe bet that one or two formidable newspaper "bosses", both in the West and in the East of Canada, well-known for their touching faith in the efficacy of laws to make folks good, have been kind enough to intimate to him, not obscurely, the path of duty along which he should walk, if he would be extolled as the white-haired boy, *par excellence*, when the general election draws nigh. Well, the newspaper "boss" has his place in the social cosmos. But he is not always a very reliable dictator, or inspirer, of policy, any more than he is always a very accurate interpreter of public opinion.

Secondly, it is not unreasonable to imagine that fairly strong informal representations have been made by President Hoover to the head of the Canadian Government on the subject. Some of these, doubtless have been made through the medium of Hon. Vincent Massey, the Canadian Minister at Washington, and some, possibly, quite recently through that of Premier Ramsay MacDonald, as an "honest broker," when he was in Ottawa.

The anxiety of the Government of the United States that Canada should take the step of stopping the clearances is readily understandable. For the action of that country in connection with divers episodes of rum-running and the ostensible thwarting thereof, is in process of playing hob with the old-time theory of "Freedom of the Seas" and such-like once-cherished principles of international comity—and the world at large is noting these things with grave apprehension. Therefore, it would be much more convenient (to the United States) if Canada, or rather, her Parliament, should take the initiative in wiping out such "Freedom", so far as this particular matter is concerned. It would tend to make things "pretty soft for Silas!" Could any Premier, other than a churl, turn a deaf ear to a plea so plausible as this—unless, indeed, he happened to be a man of resolute spirit? At least, we know that Premier King is no churl!

AT ANY rate, the Prime Ministerial mind (from whatever cause) is made up. That much must be looked on as certain. Those well placed for knowing admit it—and some of them (from the province of Quebec, at all events) with reluctance. Legislation in the direction indicated, will be introduced! Will it be mentioned in the Speech from the Throne? One would think that it would lose weight if it were not; but at this writing, inside opinion seems to think that it will not be.

But, whether adumbrated in the Speech from the Throne or not, the Government's intention will assume one of two forms, in all probability. Either it will bring in a bill which, on becoming law, will prohibit the granting

of clearances; or it will bring in one giving power to the Government to bring the like prohibition into effect by Order-in-Council. One can understand that the latter course might be deemed expedient in order to overcome refractoriness in the Senate or elsewhere. Facile would be the arguments, of the "Hush, hush!" kind, susceptible of being addressed to such refractoriness. "We shall have a weapon wherewith to bargain now in tariff matters and such"—one can almost hear them! Sops to Cerberus—and Cerberus is avid of such sops.

Whatever shape the Government measure may assume, it is not likely, for reasons into which it may not be pertinent or, perhaps, discreet, to enquire, to be palatable to the Quebec *bloc* in the House of Commons. But the *bloc* will swallow it, as it has swallowed the exaltation of the horns of Messrs. Dunning and Crerar, albeit with a wry face. And, doubtless, it will get its *quid pro quo*. After all, is not compromise, it will ask itself (and it will reply in the affirmative!) of the very essence of concerted action in the high latitudes of policy? At the same time, what with carrying out the behests of the professional Uplifters, on the one hand, and acquiescence in the institution of divorce courts, on the other, the "galled jade's" withers are not likely to be quite "unwring!"

HOWEVER, whatever the reluctance and searchings of heart it may occasion in some quarters, the measure will pass the House of Commons. The cohesion of party discipline and loyalty will see to that. Then it will lie itself to the Senate, where a more disinterested and dispassionate consideration will await it.

The late Lord Salisbury, the famous Victorian and Edwardian Premier of Great Britain, once caustically remarked, when the House of Commons passed a "temperance reform" measure, that it did so "relying on a good drunken majority in the House of Lords to throw it out." The expression "as drunk as a Lord", was, at one time, proverbial in the Old Country. With not less reason, the expression, "as sober as a Senator," might well have become proverbial here. But the Canadian Senate has, nevertheless, shown its capacity, ere now, to take an independent and impartial view on questions relating to the liquor problem. It has certainly not regarded itself hitherto as a prohibitionist body, though it is true, here and there one of its members will go to all lengths of intemperate and intolerant language when that subject, in some aspect or other, crops up.

There is now a general realization of the fact that, if the Senate enacts the part that Lord Salisbury ascribed to the House of Lords, it will not be with any acquiescence of the Government. On the contrary, it will be acting in the teeth of its very determined resolve to put the prohibition on clearances on the statute book. Hence every effort will be made to make it toe the line. In this connection, a double line of approach is likely to suggest itself. First, there will be the argument as to the dire consequences that may flow from failure to fall in with Uncle Sam's behests. Secondly, there will be the argument as to the even direr consequences to the Senate itself of daring to flout the popular will as voiced by the mechanical chorus of the composite majority in the House of Commons.

It is dollars to doughnuts that either kind of argument will fall on deaf ears, and that the Senate will show itself in a humor disinclined for this sort of bluff. Itself for many years a threatened body, it has learned, by experience, that threatened men live long and that threateners have a way of biting off more than they are able to chew with either comfort or convenience. Its flesh can't be made to creep any more.

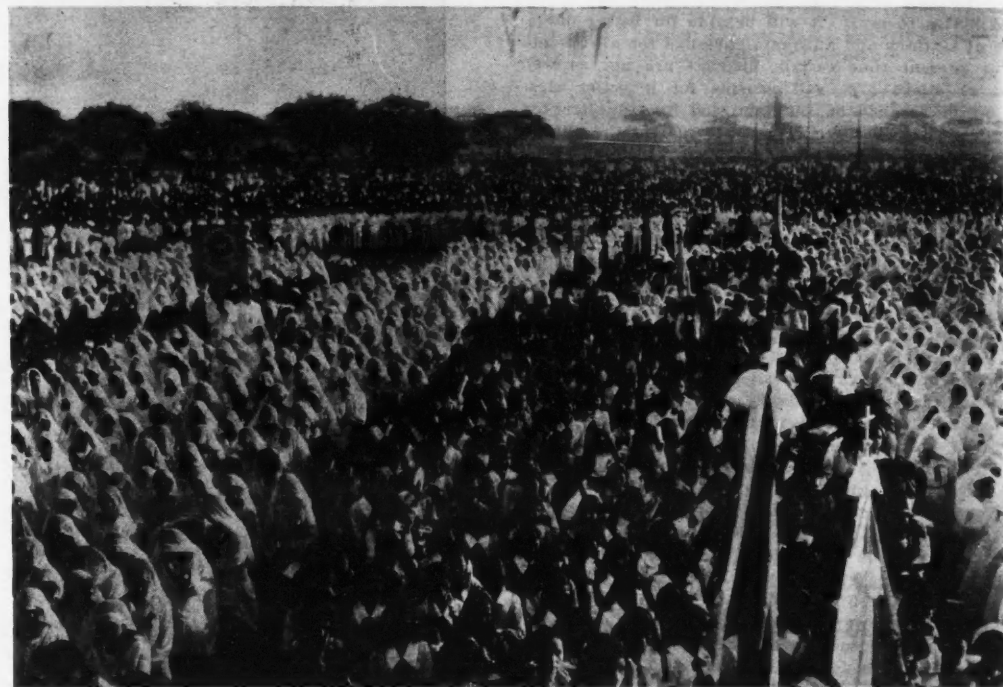
Should the measure, when it arrives in the Senate, be treated on strictly party lines, then if all the vacancies in that chamber have been filled, the Government would have a majority of three. But in that majority, the Speaker, who does not vote, and a centenarian, who does not attend, are included. That brings the majority down to one. But it looks quite out of the question that the measure should be dealt with on strictly party lines. That is, unless certain Liberal Senators are willing to stultify their whole past records, which is inconceivable, while one Conservative Senator, at least, is pretty sure to lend his vote and eloquence to the Government side. A scrutiny of the membership of the Senate leads to the conclusion that a substantial majority will be against the policy of carrying out, "with bated breath and whispering humbleness" what are, in effect, orders received from across the line.

One can conceive that the lot of the Liberal Senator known or suspected to be out of sympathy with such a policy is most likely, in the immediate future, to be, like that of the policeman in *The Pirates of Penzance*, "not a happy one." To kick over the party traces is seldom a grateful, or gracious, or graceful job. The case, too, of a

Senator, if such there be, who may *inly* feel that he owes his eminence as law-maker not so much to his own native capacity, or to any services rendered to his party, as to his chief's favoring regard, would seem to be a particularly hard one. The severance of party ties, resistance to party or personal pressure—such things are never easy.

But grave questions of principle underlie this whole matter. Every day the subject of the "Freedom of the Seas" and cognate questions are being debated in the United States' courts. The whittling down of old-time doctrines, which have proved in the past of very vital concern to Britishers in all quarters of the world, is proceeding very insidiously. It is finding its way into all sorts of questions, some at first sight not very closely related to that now under consideration. In such circumstances the call to those in positions of responsibility is for vigorous and independent thought and action. The omens point to the fact that the Senate realizes this, and that it will decline to pull the chestnuts out of the fire for other people, be they ever so friendly or persuasive.

In one way and another, at home and on the seas, the Eighteenth Amendment has got the United States, or rather that country's Government, into more than a bit of a mess. In any case, it is not the duty of another country to abandon any of its unquestionable legal rights, in order to assist in cleaning it up. Particularly when the United States' own efforts at doing so have been so inadequate and so patently ineffectual.



FAITHFUL OF MANILA GATHER TO PAY HONOR TO THEIR CHURCH  
A view of part of the huge gathering of 50,000 who came from far and near to pay homage at the First National Eucharistic Congress to be held in the Philippines.

—Wide World Photos.

## Major Ney, Culture Propagandist

By Frank Llewellyn

MAJOR FRED J. NEY, M.C., who lives in Winnipeg and other parts of the British Empire and is well-known all over Canada and in Great Britain as an enthusiastic worker for closer Imperial relations and international good-fellowship, was largely responsible for the presence of the English Folk Dancers in Canada lately as well as for many other interesting visitations. Through the National Council of Education, of which he is the active principal and principle, he is taking the Folk Dancers across Canada.

Major Ney has to his credit the first great National Conference on Education for Canada held in Toronto in the early 1920's and the subsequent conferences of a like character staged in Winnipeg and Vancouver in subsequent years. At the time of the first conference I was informed that the project almost fell through. The executive body in charge had decided not to hold the gathering because insurmountable difficulties, financial and otherwise, seemed to stand in the way. But that did not suit Ney, who simply went ahead "on his own," secured the services of such eminent English educationists as Sir Henry Newbolt and Sir Michael Sadler and made such other arrangements and commitments that his colleagues could not draw back.

It is in the Major's blood to insist and persist until circumstances yield to his will. A grandfather, on his mother's side, was an engineer, who played a considerable role in the construction of Russian and Chinese railways—undertakings which at the time, involved tremendous obstacles. A grandfather, on the other side of the family, was an old-time English farmer, devoted to animals and the hunt. For two generations this sport-loving ancestor rode hard to the hounds. When he could no longer bestride a horse he drove a spirited cob to the meet, and when this became impossible he used to take up a vantage point on the cliffs overlooking Romney Marsh and follow the chase with the aid of powerful field glasses. His great interest in his favourite sport led him to continue this practice until his death at over ninety years of age.

It is perhaps from this particular forbear that the subject of this sketch derived another of his dominating characteristics—an idealism, which has only contempt for mere material interests if these conflict with a high sense of duty and public service. Rev. Dr. Leslie Pidgeon, treasurer of the National Council of Education, is my authority for saying that Major Ney went for several months without his secretarial salary, and even paid numerous bills out of his own pocket, all because of his determination that the conference should not fail of success.

It was through Major Ney's personal effort and influence that Lord Robert Cecil and Major General Sir Robert Baden-Powell were added to the list of speakers in Toronto. To him is, therefore, attributable, in singular degree, the remarkable success of a gathering together with its successors have had a permanently uplifting and broadening influence upon the Canadian conception of a spiritualized education as the inalienable birthright of a whole people, rather than the prerogative of a privileged few.

The Major, who can claim a family relationship with Napoleon's famous marshal, was born at a house, known as "Flatnix," near Westfield, in Sussex, England, and began his education at one of the old Edwardian grammar schools. Though he will tell you that he is not "an educa-

tionist," he has a considerable record to his credit in that capacity. As a mere boy he was in charge of sports at an English public school. As a youth, he became the head master of an English college on the island of Cyprus, the masters under him including men of three times his age. Later he was headmaster at Cairo high school. From Egypt, Mr. Ney migrated to Canada, where, as a result of considerable correspondence with Dr. Fletcher, he became chief secretary of the Manitoba education department.

When the war broke out he immediately proceeded to England, joining the ranks of the Public School Corps in September, 1914. He served through the war in the 25th Division in which he was so peculiarly attached that he early made a pact with his friend, Sir Frederick Robinson, to stick by that corps to the end—which they both did. Ney refused promotion more than once in order to carry out this pledge. At one stage the G.O.C. reported that "this officer has done a really phenomenal amount of good work for the division, for which I would very much like to see him rewarded, by being promoted to the rank of Major." There followed an enquiry, if he would like to be posted to another unit. The answer was in the negative. Later on he was named by a high authority as liaison officer at Salonica, but, as he was already with the French, he did not hear of this nomination until after the war. On the return of peace, he was called upon to organize the administrative services of the Imperial War Graves Commission.

Major Ney was badly knocked about at the front, and came out of the struggle with the Military Cross, the French Croix de Guerre and the Belgian Croix de Guerre. He was mentioned three times in dispatches, but, like many another brave soldier, he makes light of the decorations on the principle that they were just a bit of luck. He treasures a cigarette case presented to him by the Assistant Adjutant Quarter Master General of his Division, and carrying the inscription "For good work for the 25th Division." He is also the proud possessor of a letter from the general commanding, Major General Sir Guy Blairbridge, in the course of which the following sentence occurs: "The esprit de corps and general cheerfulness shown by the 25th Division were, to a large extent, due to your work."

After leaving the army, he returned to Canada and resumed his education work. He it was who founded the Overseas Education League. He initiated some years ago the exchange of teachers within the British Empire. He is also responsible for the National Lectureship Scheme. He represented Newfoundland at the Empire Educational Conference some years ago. Before and since the war several thousand Canadian school teachers have visited the Mother Country and Europe under his direction, and he desires to see this movement greatly expanded, as a means of strengthening the Imperial tie and of broadening the viewpoint of all the British peoples.

Major Ney is immensely proud of the British Empire as the most powerful secular influence for good existing in the world to-day. Yet, like many others of the men who did the hard fighting at the front, he retains no hatred towards the beaten enemy. He is a great believer in the League of Nations, as an instrument of world peace.



AT THE NAVAL CONFERENCE  
Admiral of the Fleet, Sir Charles E. Madden, First Sea Lord and chief of the Naval Staff, with his assistant, Capt. H. Fitzherbert, C.M.G., who are attending as advisers to the British delegation.





A COACH AND FOUR TAKE NEW U. S. AMBASSADOR TO VISIT THE KING OF SPAIN  
The Royal Coach, with an escort of cavalry in white, arriving at the Royal Palace in Madrid, for the ceremonies of the presentation of his credentials of Irwin B. Laughlin, formerly Minister of Greece.  
—World Wide Photo.

## The Remittance Men

By Francis Dickie

A TYPE of individual, now heard of no more, but who once contributed much humor and color to Canadian life, especially in the West, was the "remittance man". English families of the class which used to pay their sons to stay in Canada are now too impoverished to continue the practice and a good many of the "remittance men" returned to die bravely on the battlefields of France and Flanders. Their ways twenty years ago furnished much of the stock-in-trade of a western newspaper, which, like Melchizedek, remains without genealogy. This man was the famous Bob Edwards, creator and sole contributor for many years to the "Calgary Eye-Opener," the memory of which will live long in the annals of Canadian journalism. Bob Edwards had a peculiar dash of literary genius mingled with a keen understanding of the Canadian bourgeois. And so the "Eye-Opener" succeeded; the only sample of a "one-man" sheet to do so in the history of western Canadian newspaperdom. Published at first at irregular intervals in the year 1905, it continued to appear regularly until the death of Edwards in 1922. It was a four-page sheet, printed on news print, carrying practically no advertising, and sold for 5c. Yet in two years' time it was famous from coast to coast, with so great a demand that agents charged 25c a copy, and even then each edition was quickly exhausted, without meeting the demand.

As a publication the Eye-Opener defies accurate definition, it was so essentially an expression of its creator, the unfolding and expansion of an exceptional, brilliant mind reflecting the changing environment of the opening west. It was a time of heavy drinking. So the editor assumed the guise of a man vastly bibacious. In many of the irregularly appearing issues, he would excuse himself to his readers for the delay on the grounds of being a big drunk, or just recovering from the D. T.'s. But while probably Edwards imbibed his share in those hard drinking times, he never indulged to the extent which he portrayed himself doing in many an amusing paragraph. It was with him a huge hyperbole by which he held the west through creating a character attractive to the boisterous and boozing west. In staid Eastern Canada he shocked readers with just that peculiar and right amount of back to bring them back for more. Knowing his Anglo-American public with its strict standards of outward morality, its churning ecstasy in pornography perused in secret, Edwards steered a magnificently middle course, because which it is too difficult to convey the peculiar charm of the Eye-Opener, without quoting several copies in full. During the paper's lifetime it carried hundreds of columns of matter delightfully risqué, neither too delicate for the bourgeois palate, nor too coarse to bring suspension by the authorities, though for a time it was denied the mails. Edwards, himself wearing the cap and bells of the drunken man, also from the very beginning of his paper seemed instinctively aware of a "reader" predilection, one which magazine editors afterwards learned and profitably imitated—that the general public loves a singular character which in print goes on and on through countless columns. Edwards doubly provided this, with himself, and as a foil for himself, the mythical character of Peter J. Long, Editor of the Midnapore Gazette. For years

the drunken and other ludicrous antics, adventures and misfortunes of Peter and Bob brought eager readers by the thousands seeking the latest issue of the paper.

But there was more than this to the Eye-Opener. Beneath his cap and bells of the bibacious buffoon, behind his buckler of the delicately pornographic, Bob Edwards—amazing paradox—was a fiery crusader, a doughty warrior against injustice and political iniquities. The bar-room jesting, the amusing stories, were the sugar-coating around many a truth-revealing pill. Local politicians went groveling and to the dust. Even mightier ones in far away Ottawa were shaken and made mind their dubious ways by the Eye-Opener's revelations. Edwards was a great reporter not only in his handling of material, but in his almost uncanny ability for digging up dangerous truth. It was this "nose for news" that made him terrible to the crooked politicians. He had for many years a little corner desk in the news room of the "Morning Albertan" newspaper in Calgary. When after weeks of gestation and gathering of facts, the time was ripe for another Eye-Opener, Edwards would come marching to his desk. He was a thick set, stout man of medium height, his face round and red, the face of a jester, yet with an underlying sadness. Sitting down, pencil in hand before a big block of copy paper, he wrote with tremendous speed, huge scrawling letters. There were never more than four lines to a page of copy paper, according to the linotype operator who for years set Bob's writing. Sometimes he turned out a whole issue at a single sitting—four pages of seven columns of ordinary type, carrying few and small headings, and relieved by only a few inches of advertising!

From 1905 to 1913 was the hey-day of the English remittance man in the west, particularly in Calgary. Here scores of the "not wanted" young men of noble and near noble families caroused their lives away when in funds, and caged on others between remittances. The money came to them usually quarterly, some times monthly, but always it was spent within a few days of its arrival. During their penniless days these men resorted to endless schemes to extort additional money from home. Some of the variations were heartless in the extreme, such as pretending to be in hospital, or even jail. One particularly hardened chap, whose allowance only came yearly, having exhausted all ordinary means of getting extra allowance between times, finally pretended to be dead, and had his chum get the money by wire from England to bury him. For Edwards, the remittance men were an ever ending source of copy. Daily in the saloons, the clubs and brothels he rubbed shoulders with scores of them. And out of this material Edwards wrote some tales that are western classics; to amazing truth he merely added his own genius at narrating. Space forbids extensive tales here of the remittance men, and with no odd files of the Eye-Opener from which to draw them as Edwards wrote them, they are robbed of most of their merit; but a summary of two of the best remittance man yarns, true tales, out of which Edwards made masterpieces, are here given in a slight attempt to convey to the reader something of the atmosphere by which the Eye-Opener was made a great paper to Western readers, and an always interesting one to the staid people of Eastern Canada.

A young remittance man was blessed with an exceedingly large allowance. He had spent several years around the bars and dubious resorts of Calgary. But in his letters home he wrote long and glowingly of the fine ranch he was establishing. Finding himself one day with his quarterly allowance spent with more than usual swiftness, he decided to attempt to make use of the mythical ranch so firmly established in his parents' mind by his previous letters. He wrote home something as follows: "Dear Father and Mother: I have decided upon a new departure. I have now on the many acres of my ranch a splendid stock of gophers, but there seems danger of them becoming inbred. I would like to import some pedigreed stock, but lack about a thousand pounds for the venture", etc. etc. Shortly after he received the money, accompanied by solemn warnings to be careful in handling the wild gophers and not get gored.

Another young man with a somewhat similar mythical ranch finally wrote home he had married, hoping in this way he would receive an addition to his allowance. Instead he received a cable his mother was leaving to visit him. The young man saw himself absolutely done for; but here the spirit of the west came to his rescue; that amazing love of extravagant foolery. Hardly had the young man confided his predicament to his acquaintances, than a real rancher with a fine place came to his rescue, placing his bachelor home, lands, carriages, horses and servants at the remittance man's disposal during the stay of the mother. From one of the dubious habitations outside the town a young woman of unusual refinement of manner and looks was secured to fill the wifely role. Mother arrived, was driven over the rolling areas, inspected the cattle, liked the new wife, and, departing left a check for two thousand pounds.

## The Egmont Romance

BY BLODWIN DAVIES

THE recent romantic transfer of Fred Percival, an Alberta rancher, to Avon Castle, as the tenth Earl of Egmont—recalls an early association between the earldom and Canada. It was an incident as fantastic as much of the other history of that ancient and extraordinary house.

A century and three quarters ago an Earl of Egmont made strenuous and persistent efforts to set up a feudal state in Prince Edward Island with himself as administrator, a scheme under which the peaceful island would have bristled with guns and would have had an harvest of high sounding titles. It was one of those audacious personal schemes of which the eighteenth century had so many.

After the Treaty of Paris, which transferred Canada to Great Britain, a good many English landowners displayed a greedy desire to slice up promising areas of the new world between them. The Island of St. John, as it then was, seemed to have a particular appeal, perhaps because its gentle and luxuriant beauty made it more akin to England than the more rugged lands of the mainland. Scores of celebrities who had served the king in the Seven Years War put in claims to parts of the Island as a reward for their loyalties.

The Earl of Egmont of that time was the quixotic John Percival. In December, 1763, the year of the Treaty, he petitioned the King for the Island with "all the rights, royalties, privileges and appurtenances." He was First Lord of the Admiralty at the time and his request must have carried considerable weight. He suggested one earl, himself, for the Island, with forty capital lords, one hundred lords of manors, eight hundred freeholders, one country town, forty market towns and four hundred villages. He also asked to have a part of Dominique in the West Indies thrown in with the grant of the Island of St. John, saying that he proposed to purchase there three thousand negroes who would be transplanted to the Island of St. John to plant three thousand acres with sugar, indigo and coffee.

The long and detailed application was laid before the Lords of Trade and Plantation, who occupied something of the same authority as our department of immigration and colonization today, but they disapproved of "a plan of settlement formed with great ability from an accurate knowledge of ancient tenures of this kingdom," but scarcely applicable even to eighteenth century fancy.

However, the earl was not discouraged by his first refusal for he repeated the performance of application three times.

The Earls of Egmont and their families have between them had some curious and amazing careers. The tenth earl, the Canadian rancher, was perfectly aware all his life that he stood in line for the earldom.



GOVERNOR-GENERAL'S SECRETARY DECORATED  
Eric Mieville, Secretary to Lord Willingdon, who was made a Commander of the Grand Order of St. Michael and St. George in the King's New Year's Honors List.

but he did not expect to inherit in his own lifetime. He did expect that his young son would some day succeed. His immediate predecessor, the ninth earl, was once a policeman in Durban, and married a doctor's daughter in South Africa.

The eighth earl earned a living as a fireman in a London fire brigade and was janitor at the Chelsea town hall when he came into the title.

The escapades of the family are due in large part to the seventh earl whose career had also been unusual. He married a certain Louisa King, a lady of stormy antecedents. He was devoted to her and though she was slighted by society he installed her as Countess of Egmont. As a gesture to prove his defiance of conventional society, at his death he left her everything that could be detached from the entailed estates and stripped the next heir of everything but the lands of which he had no power to dispose. Thereafter the earls of Egmont had to get along as best they could while the heirs of Louisa King flourished.

Even the origin of the family is romantic. Richard Percival of Elizabethan days was a scapegrace who was cut off by his family with the proverbial shilling. He left England in a daredevil mood and entered the service of Spain in the days when Spanish galleons were sweeping the seas and carrying cargoes of gold and jewels from America to pour into the lap of a motherland drunk with wealth and power. However, he was an Englishman at heart and in due time he returned to his homeland, and eventually, so curious are the turns of destiny, he was appointed a secretary to Lord Burleigh, Elizabeth's great Secretary of State.

A speedy messenger was one day admitted to the presence of Elizabeth with a bundle of papers taken from a Spanish galleon which had fallen into the hands of an English ship. The papers were, of course, in the Spanish tongue. They were passed on to Lord Burleigh, who be thought himself of the young secretary who had served with Spain. The papers were passed on once more to Richard Percival. He translated them and disclosed the story of the Spanish plot to destroy England and the sailing of the Spanish Armada.

The Percivals were among those who followed William the Conqueror to England and the Norman King's coronation robes and sword were in the possession of the Earls of Egmont until Cowdray House was burned in 1793.

Egmont Bay, Prince Edward Island, is named for the Earl of Egmont whose great-great-grandson is today's Canadian Earl.



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David B. Mulligan, Vice-President.



OUTLAW'S REVOLVER IN FAMOUS HANDS  
The "gun" of Jesse James, most famous of all American outlaws, was recently presented to Hon. Nicholas Longworth, son-in-law of Theodore Roosevelt, by Senator Harry B. Hawes. The latter suggested that Mr. Longworth, who is speaker of the House of Representatives, keep it to keep order during the prohibition debates.



# LOBBY AND GALLERY

By E. C. Buchanan

## Ottawa Meditates Upon Wheat

LIKE other communities, Ottawa is all hot and bothered about this Wheat Pool business. The politicians are losing some of their sleekness while waiting gloomily with ordinary people for what the morrow may bring forth, knowing the time is past when something might have been done about it. The optimistic broadcasts of the gentlemen of the Pool are not being taken too seriously and there is a feeling that the intervention of the prairie governments serves only to postpone the evil hour, not to avert it. That well-intentioned grain trade man who attempts to let in a little sunshine by telling us that the stock market collapse of last autumn would have been as a little playful prank of lady luck compared to what would have happened had the provinces not stepped in with the pledge of their resources when the Pool was faced with the necessity of providing for the maintenance of the dwindling protective margin on wheat loans fails of his purpose, for he doesn't tell us how the Pool is going to win in the end. If any one will come forward to tell us that before we are all in a sanatorium for the neurasthenic we will gladly bestow on him the vacant High Commissionership in London.

Ottawa has an official and political interest in the situation. The federal government is in a sort of paternal position in respect of the grain trade. It maintains its Board of Grain Commissioners to look after the public interests—or is it private interests?—in connection with the handling and marketing of the western wheat. It is forever amending the Canada Grain Act in behalf of the grain growers. It adopts a benevolent, sympathetic attitude toward the Pool. A large part of the work of the Dominion Bureau of Statistics has to do with gathering and compiling data to serve the interests concerned in wheat crops and their marketing. Also, the government, through the Prime Minister, professes that nothing is closer to its heart than the cause of Empire trade. Also again, the government is concerned about the wheat situation because of the effect of the outcome on the political outlook.

In view of the position of the government in relation to the grain business, and especially in view of its professed policy in the matter of the promotion of Empire trade, there is a disposition in some quarters to try to attach some responsibility to it in connection with the situation created by the Wheat Pool through its gigantic speculation in the principal product of the country, its self-appointed contest with the millers and consumers of Great Britain and Europe. Some people are inclined to think the government should have been alert to the fact that the Wheat Pool was gambling, not merely with the property of the wheat growers, but with the economic well-being of the entire country and with the proclaimed policies of the country, and should have exerted its influence to prevent such a colossal and blind risking of the national interests. There is a feeling that the Ottawa authorities would have been justified in making it known to the Pool that they did not approve of its course and in giving it the benefit of their superior knowledge of world conditions bearing on the wheat market in a warning that it was biting off more than it was likely to be able conveniently to chew. It is recalled that last session the government assumed the right to be concerned about the stock market speculation of free and independent citizens who were under no obligation to it and to adopt measures calculated to interfere with and discourage such speculation. That passing addition of people as individuals to stock speculation and the undue inflation in security values it helped to create did not involve the national interests to more than a small fraction of the extent to which they are now involved in the gigantic speculation undertaken by a special economic group or class that is, in a sense, under the protection of the government. If there was justification for interference, in the way of ridiculously excessive taxes, to discourage public gambling in mining stocks, was there not, it is now asked, many times more justification for the government's frowning upon a deliberate gamble by interests it had pampered and petted which placed at stake the economic structure of the country and vitally affected its financial and commercial position? And there would seem to be some warrant for the question, since the proposal is now being made in some quarters (the Pool denies being a party to it) that if the Pool can't win the government should come to the rescue and save the wreckage by virtually taking over the crop and guaranteeing a set price to the farmers, as was done in the emergency of the war. If the government can be held to have any duty in the matter now, then the contention that it had some responsibility five months ago, when the Pool was setting out on its magnificent venture, does not seem entirely unreasonable.

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## Federal Intervention

AS A matter of fact, the federal government has already intervened to prevent a further collapse of the wheat market. Through its direct agent, the Board of Grain Commissioners, it exerted itself in an effort to get a private grain elevator company, which has been pursuing Pool policy, out of financial difficulties that threatened to force the unloading of large quantities of wheat on a depressed market. After consultations with members of the government, the Grain Board invoked the Canada Grain Act to stay the seizure of the company's wheat as forfeiture for failure to provide additional security for bank loans as the market receded and lowered the bank's protective margin. It also scurried around and endeavored to prevail upon other grain trade interests to save the company. The government, therefore, is in the position of having taken a hand in the wheat gamble. Had the situation in the affairs of this particular company not been patched up, the effect on the Pool would have been serious.

Thus we have the government in the awkward and anomalous position of playing both ends against the middle in this wheat gamble. In Canada, through its Grain Board, it is playing in with the Pool in the attempt to force Great Britain to pay more than prevailing world prices for Canadian wheat, which attempt has caused British bakers, caterers and consumers to enter upon a boycott of the product. In the Old Country, through the Empire Marketing Board in which it is a partner, it is carrying on a campaign for the use of Canadian products and the general promotion of Empire trade. So the government has a share of responsibility for the spectacle now to be seen in London streets of two ludicrously conflicting signs touching the subject of trade within the Empire: the Marketing Board poster on the one side urging people to "Buy Empire Products" and on the other side the sign in the windows of bake-shops and restaurants assuring the same people that they do not use or intend to use flour made from Canadian wheat.

The manifestation of resentment on the part of the people of Great Britain against the Pool policy—the bake

shop and restaurant signs are said to be in response to popular sentiment—is regarded by some observers as the most serious development so far of the wheat war. It is feared that the Old Country consumers may be slow to relent and that even if the time comes when other sources of supply are exhausted and resource must be had to the Canadian wheat stocks they will go far in the use of substitutes to curtail their purchases.

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## The High Commissionership

THE Canadian High Commissionership in England, vacated by the deeply lamented death of Mr. Larkin, is a much coveted post, and speculation is keen as to who will get it, or get the appointment as Minister to the United States in the event of Mr. Massey's being transferred to London. Naturally, Mr. Massey is considered to have first claim on the London position. His services at Washington have been highly satisfactory to the government, and it is felt that the policy of promotion on merit should rule in the diplomatic service of Canada. Although technically the High Commissionership is not of the same status as that of a Minister Plenipotentiary, it is actually the ranking position in the service, as it is the oldest. It is now accorded by the Court of St. James full recognition on the score of its diplomatic character, and the transfer of Mr. Massey to it would be a promotion in the true sense. Ottawa understands that such a move would be highly agreeable to Mr. Massey. The Prime Minister, however, must be reluctant to take Mr. Massey away from Washington in view of the importance of his work there and the delicacy of the matters with which the Minister to the United States has to deal. It has been thought that were Mr. Massey content to remain where he is, Mr. King might regard Hon. Newton Wesley Rowell as a suitable successor to Mr. Larkin. The Toronto lawyer is a favorite of the administration and he has the qualification of a deep knowledge of constitutional matters. It is felt even by people who have little in common with Mr. Rowell that no one would be more likely to spend himself in the interests of Canada in England than the former Ontario Liberal leader. However, the impression obtains that Mr. Massey will go to London, and another close friend of the Prime Minister, namely, Hon. Wilfrid Laurier McDougald, is believed to be a likely choice for Washington. It would mean, of course, that Doctor McDougald would have to relinquish his place in the Senate, but he is a man of wealth and the distinction of a high position in the diplomatic world should be compensation. George Washington Stephens, of Montreal, is also mentioned, as he has been for other posts. It is assumed that Hon. Herbert Marler, off there in Tokio, would raise no objection should Mr. King summon him to higher responsibility but he is not likely to be put to the expense of moving again so soon.

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## Equality of Status Again

NO DOUBT the Prime Minister and some others will derive much satisfaction from the report which comes as the fruit of the long constitutional conference in London last autumn at which Mr. Lapointe and a numerous staff of "constitutional experts" represented Canada. To a substantial extent it discharges the task of the conference, which was that of finding the proper way of giving legal effect to the Balfour declaration of equal status which came from the 1926 Imperial Conference. The report recommends enactments and declarations by the parliament at Westminster to bring the law and the constitution into conformity with the principle of the Balfour declaration. Thus, it is proposed that the old Colonial Laws Validity Act, which has been a thorn in the side of the impatient autonomists, should be repealed. While it remains, it voids—in theory—any enactments of the parliaments of the Dominions which are repugnant to the statutes of Great Britain. A new act is proposed which will cancel the provision in some of the Dominions' constitutions for the withholding by the King on the advice of his ministers in Britain of assent to Dominion legislation. The new act will set out in so many words that the Dominions are not colonies. These impediments to equality of status which are thus to be removed have, of course, no existence outside the dead letter of obsolete statutes. It is decades since the Colonial Laws Validity Act has had any force in application to the Dominions and the reservation provisions are equally impotent. But in the eyes of the autonomists there must be no trace of blemish on the banner of our nationhood. Of course, Mr. King and Mr. Lapointe have some excuse for their meticulousness, for when they came back from London in 1926 and proclaimed the Balfour declaration of equality their critics scoffed and said it was bogus since the ancient laws denied it. The new proposals are calculated to confound the critics, leaving them nothing to chew on but a last lingering remnant of the old condition in the fact that Canada will still have to apply to England when she wants an amendment to her constitution. But even here the new position triumphs, for the proposed legislation is to stipulate—unnecessarily, of course—that the British parliament shall not amend the Canadian constitution except in accordance with accepted constitutional practice, which means at the request and in accordance with the will of this country.

In the essence, the position is that a few super-sensitive constitutionalists have conducted a still hunt for pin-pricks in their sense of nationhood and have devised an ointment to remove the scars. And it is easy to appreciate the impatience of the London newspaper that describes the report as dangerous and tedious and as the product of inexperienced lawyers messing about with matters that should be dealt with by statesmen.

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## Mr. Heenan's Happy Thought

SINCE the last writing, Mr. Heenan has devised a new way of meeting the demands for federal relief of unemployment. He draws a herring across the trail by talking unemployment insurance. He tells the labor element that the industrialists should pay their workers the year round whether they are working or idle and that he has put the proposition up to the Canadian Manufacturers' Association. If the employers don't take the hint, he suggests the intervention of the state. To further assure his people that he is serious, he is able to tell them that he has communicated with the provincial governments on the subject of unemployment insurance. Whether the Minister of Labor realizes it or not, he is talking rather dangerously, for he may find he has hold of something that it is not easy to let go of, as he is giving encouragement to an agitation on the subject. For the present, of course, there need be no apprehension, since such matters are under the jurisdiction of the provinces, and the eastern provinces at any rate are not likely to rush into such a venture.

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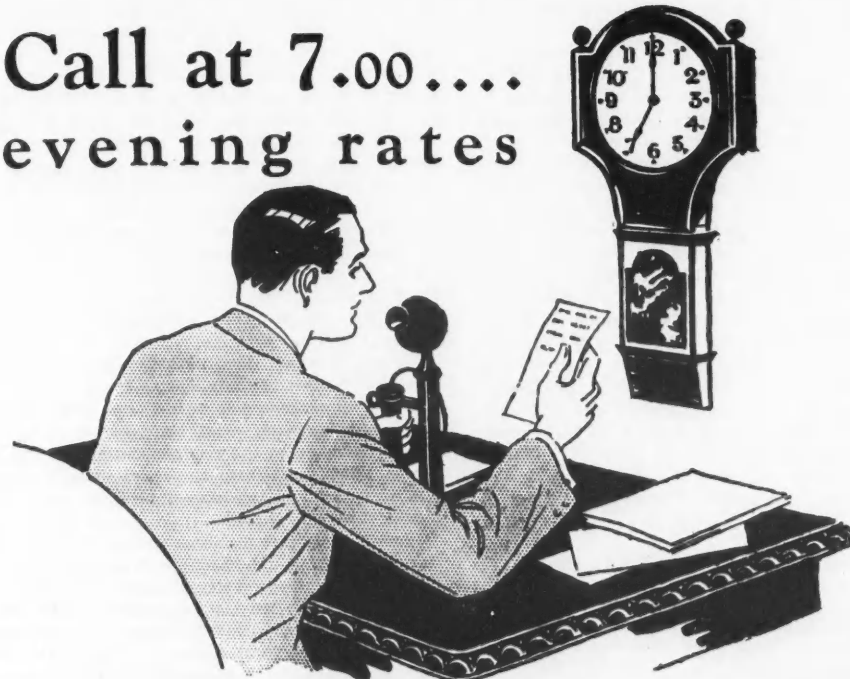


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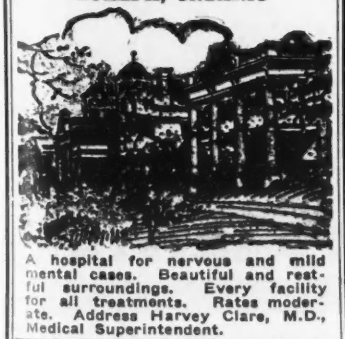
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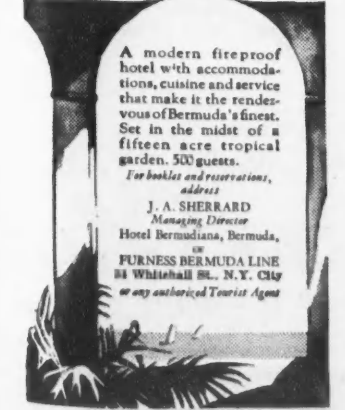
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A statue of John Marshall, most Famous Chief Justice of the United States, a Gift of Congressman James M. Beck to the city of Philadelphia. Its site is at the west entrance of the Art Museum, overlooking the Schuylkill River. —Wide World Photos.

## A Famous Canadian Duel

By H. R. MORGAN

NEW LIGHT is shed upon the celebrated Wilson-Lyon duel, which took place on June 13, 1833, in a field on the outskirts of Perth, Ontario, by the discovery of memoranda relating to it prepared by the late Judge Hughes, of St. Thomas, a brother-in-law of one of the principals, and by the additional discovery of a species of diary-notebook kept by the survivor, afterwards the Hon. John Wilson, of London, Ont., Justice of the Court of Common Pleas, at the very period of the tragic incident in which he took so prominent a part.

Although not the last duel fought in what is now the province of Ontario, that contested by Robert Lyon and John Wilson, resulting in the death of the former, has never failed to command interest because of its fatal outcome and because of the leading position to which the survivor later rose as a member of the provincial judiciary. There have been conflicting conjectures concerning the origin of the trouble between Lyon and Wilson, fellow students-at-law in Perth, and although numerous articles have been written purporting to furnish a correct account of the question at issue and of the duel itself, none bearing the stamp of authority has yet appeared. An examination of Judge Hughes' memoranda enables the incidents leading to the duel to be re-constructed upon an authoritative basis, while scrutiny of the Hon. Mr. Justice Wilson's notebook makes it possible for an accurate estimate of his character to be formed. This book contains both prose and verse from the pen of the young law student which show him to have been the possessor of a disposition in which not a little sentiment, and perhaps mischief, was mingled with a stern determination to succeed in his profession. They also indicate in some measure the obstacles which the future judge was obliged to overcome and the serious spirit in which, in spite of the light-heartedness of his verse, he addressed himself to his studies.

That this celebrated duel was the result of a quarrel between Wilson and Lyon, who had been bosom friends, over a young lady is confirmed by Judge Hughes, who spent several years of his life in the London household of his brother-in-law. Wilson was not of the military aristocracy which at that period dominated the life of Perth. His father, Ebenezer Wilson, a weaver by trade, had migrated to the vicinity of that town in 1819 and had established himself on a farm. His position was a humble one and his means were scanty, but he gave his children, John among them, a good common school education, and the latter, finding farm life too exacting for a constitution that was none too robust, eventually drifted into school-teaching and finally into the study of law in the office of James Boulton, of Perth, later of Niagara. Lyon, son of a half-pay officer established in the neighboring military settlement of Richmond and connected with many of the principal families in the district, was a student in another law office in Perth, and the two became close friends.

Considering the limited resources at young Wilson's disposal and the difficulties that he had already overcome, it may be understood why, on December 24, 1829, five days after he had given up his school "in hopes of realizing some degree of comfort in the lap of luxury and leisure," he should have mapped out his future course in the following partial terms: "As I shall in a great measure be dependent upon others for that assistance necessary to carry my designs into effect, I purpose to make myself in any way which honour and rectitude may point out to my master (for now I certainly have one). Nothing shall be wanting on my part to render him all the assistance and benefit which he, no doubt, expects from me, nor shall I consider it a disgrace to step beyond the bounds (in the way of honest usefulness) which others in circumstances less dependent may have pointed out as the extremity of their condescension, bearing in mind that a willing compliance with commands even in a measure unreasonable is the imperative duty of every one who acknowledges a master and who is not responsible for what he does under such circumstances. That strict regard for truth, candour and uprightness which I trust has hitherto marked my career shall be religiously observed, unawed by the frown of man and reckless of the consequences.

"As nature, or, rather, inclination, has not fitted me for shining in the female circle, I must content myself with the hope of one day meeting a female who has sense enough to value worth altho' stript of the gaudy glitter of a well-bred coxcomb. . . .

"May I never forget the time when I commenced cooer to earn the trifling sum of 15 shillings to buy nails to shingle my father's barn. May that time, too, be remembered when my trousers were covered with innumerable patches and for want of shoes I went barefooted. That Man is the creature of circumstances is well exemplified

in me and may I learn something from the consideration." At the time these lofty sentiments were being penned Wilson was in his 21st year. The aversion to the society of females to which he refers appears to have disappeared within the next few years, for he is found to be the writer of a variety of Valentines addressed to different young ladies of Perth, as well as of lines which were placed in books belonging to them. Before these were despatched, they were faithfully transcribed in Wilson's own book.

We are now approaching the time of the duel. It has been represented that it was the outcome of rivalry for the hand of the young lady (Miss Elizabeth Hughes, who was then an assistant in Mrs. Acland's school for girls in Perth) who became Mrs. Wilson not long after the contest, and a variety of other reasons have been set forth. According to the trustworthy information furnished by Judge Hughes, this was not the case. It appears to have resulted from a remark made thoughtlessly and perhaps not seriously by Lyon reflecting upon another young lady who was admired by Wilson but to whom he was not engaged to be married. The statement (again quoting Judge Hughes) was instigated by a third young law student, Henry Lelievre, who was constant in his attentions to the young lady in question and who wished to divert Wilson's interest. The latter, at that time in charge of the Bytown (Ottawa) office of Mr. Boulton, wrote to a friend in Perth to state the case and was informed of the utter groundlessness of the accusation. The two afterwards met upon a street in that town when Lyon denied having made the statement and gave Wilson the lie. Words led to blows in which Wilson was worsted by his more powerful adversary, an athletic young man, and the challenge resulted, the trouble being fomented by Lelievre, who had egged on Lyon throughout.

Lyon and Wilson met with pistols on June 13, 1833, in a field just beyond the town line of Perth on the right bank of the Tay. All efforts on the part of well-meaning friends to bring about a settlement of the dispute had failed. Lyon was attended by Lelievre and Wilson by Simon Fraser Robertson, both of the seconds, like the principals, being students-at-law. Dr. Hamilton was the surgeon. The first shots were without effect, although Lyon, who had been practising by firing at a mark, came perilously close to his adversary. Robertson, afterwards a barrister in practice in Woodstock, thereupon endeavored to effect a settlement and Lyon, according to Judge Hughes, was willing to apologize for having given Wilson the lie direct. But his second, Lelievre, would not consent and insisted upon another exchange, to which Robertson very reluctantly agreed. At the word being given, there was a second explosion of both pistols and Lyon fell with a ball through the heart—"fell in mortal combat", as the inscription upon his tombstone records. Before the others upon the field could reach him, he was dead. Wilson and Robertson gave themselves up and as the offence had been committed in the then District of Johnstown, they were tried at Brockville. Both were acquitted, it being generally recognized at the trial that duelling was excusable and that there had been no irregularity in the conduct of the meeting.

The death of Lyon at his hand was, notwithstanding the success which he afterwards achieved, a lifelong grief to Mr. Justice Wilson. Something of his feelings may be gleaned from the following lines entitled "Ode to Hope" (differing so radically from others appearing in his book) which are inscribed "composed in—(evidently "Jail"), July 4, 1833".

Hail, Heavenly Hope! Delightful balm.  
'Tis thou alone our griefs canst calm  
And light our way.  
When sorrows like stern winter's blast  
Our brightest prospects overcast  
Thou points thy cheering way.  
Without thee, Memory's precious stores  
Would treasure joys which past and o'er  
We ne'er might taste again  
And 'stead of being that hallowed bower  
Whence fancy culls her sweetest flower  
'Twould be a seat of pain.

What bitterest pangs of keen distress  
Our throbbing breasts with sadness press  
And swell with heaving throes,  
Thy magic power and angel voice  
With gladness can make us rejoice  
And soothe these rending woes.  
And when at last the closing ray  
Of this strange life's eventful day  
We can but faintly see;  
Thou giv'st us resignation's charm  
And fortitude's all-powerful arm  
To gaze upon Eternity.



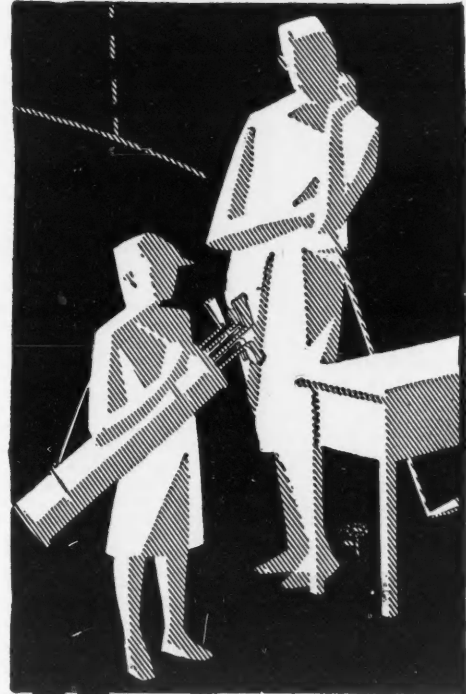
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If you see the world beating a well-worn track to anybody's door way back in the woods these days, it's a cinch it isn't mouse traps the fellow is making better than anybody else.—Leesburg Commercial.

"When love comes," says a Munich doctor, "the eye is blurred, the face becomes pale, the heart palpitates, sleep is irregular, and the sufferer loses weight." Sounds like the flu.—Cincinnati Times-Star.

# AT THE THEATRE

## Dear Old England

BY HAL FRANK

FOR a genuinely amusing evening one can heartily recommend H. F. Maltby's comedy, "Dear Old England," which is the current attraction at the Royal Alexandra Theatre this week. It is labelled a "fantastic comedy," an epithet, to tell the truth, which does it full justice. Yet it is founded upon a sufficient measure of truth to anchor its comedy sufficiently to reality. It is in effect a satire—ranging from a fine delicacy to the broadness of burlesque—upon the new order of society in England which finds the old aristocracy as the new poor and the nouveau-riche as the new aristocracy.

Lady Shoreham with her daughter, Lady Ursula, rendered penniless by the war have been forced to forsake her ancestral home, "The Towers," and eke out an impoverished existence as a tenant on their former estate, living in a discarded tram-car. Her landlord is Mr. Burrows, a former servant at "The Towers," whose amassed wealth gives him a long-awaited opportunity to lord it over those who once lorded it over him. The clash of character between this crude, peppy, humourless individual and the poised, humorous Lady Shoreham who has maintained the formality of aristocracy amid her drab surroundings more from a sense of the ridiculousness of the thing than for any other reason, furnishes a considerable part of the hilarity of the play. Mr. Maltby is not one-sided in his satirical broadside. He ridicules the pretensions of the new as well as the manners of the old. And his satire reaches a focal point in the contrast he achieves between the blue-blooded but ungrammatical and slangy Lady Ursula and the Harrow-mannered and Cambridge-voiced Hector Burrows, son of the former servant at "The Towers." The romantic aspect of the play which results not only in the engagement of Lady Ursula and Hector but in the indication of a possible alliance between their parents, Lady Shoreham and Mr. Burrows, only lends an additional flavour to the satirical aspect of the whole business.

The play, which is a riot of laughter from beginning to end, has been well-served in the matter of cast. Gladys Hanson is charming as the unfortunate but good-humored Lady Shoreham, handling her lines with remarkable finesse and a delicate consciousness of their satiric import. Her pantomime is also of a high order. Indeed, the whole company have caught to a gratifying degree the spirit of the piece and go through their paces with a delicious combination of sobriety of demeanour and tongue-in-the-cheek. Edward Rigby is the uncouth Burrows to the life, which is high praise and Reginald Carrington as the caricatured Lord Tottenham who is always upsetting things, is priceless. Mary Vance makes a very attractive Lady Ursula and Reginald Sheffield is excellent as young Burrows. Kitty Bingham and Tracy Barrow complete a company of superior merit.

## Actors as Doctors

BY HECTOR CHARLESWORTH

IN "THE DOCTOR'S DILEMMA," presented by Maurice Colbourne and Barry Jones last week, Bernard Shaw introduces six widely differentiated studies of physicians and surgeons, all of whom become concerned in one way or another with the fate of a rascally painter of genius, Louis Dubedat. These studies are in the main satirical but in some cases sympathetic also. To effectively present the play the Colbourne company has been strengthened since its appearances in eastern cities last autumn. Mr. Colbourne contented himself with impersonating the pathetic figure of Blenkinsop, whose poverty as a doctor in one of the poorest districts of London, is in contrast to the prosperity of the Harley St. specialists whose differences of opinion furnish much of the acid satire in which the play abounds. Since the play was first produced, a quarter of a century or more ago, British paternal legislation has made things a good deal better for this type of practitioner. Mr. Colbourne emphasized the shame-facedness of the poor man in the company of his old college friends.

The principal professional role is that of the brilliant zymologist, Sir Cosenso Ridgion, whose love for Dubedat's wife conflicts with his obligation to save life at all costs. It is a very difficult role, played with finish and distinction by Douglas Vigors, an actor new to local play-goers. Another newcomer, Haviland Burke, gave a delightful presentation of Sir Ralph Bromfield-Bonington, a physician to the royal family who makes personal aplomb and a superb bedside manner compensate for the slovenliness of his intellectual equipment. This is one of the most talkative of Shavian roles and one in which the humor is unconscious, and Mr. Burke's handling of his lines



"JOURNEY'S END"  
The noted English actors, Richard Bird and Henry Stephenson who appear in a new production of the famous war play at the Royal Alexandra Theatre next week.



HANS KINDLER  
Noted 'cellist who will be guest artist for the Imperial Oil Hour of Fine Music on Sunday evening, February 16th.

was pointed and amusing. The blunt and cynical reactionary, Sir Patrick Cullen, is always popular with audiences, and Lambert Larking did the best work of his career in his pungent characterization of "Paddy." Rule Pyott was capital as the brisk and business-like surgeon, Mr. Cutler Walpole, and Gabriel Toynne did an excellent bit as the Jewish physician, Dr. Schutzmacher. It is significant of Shaw's acuteness that most doctors who see "The Doctor's Dilemma" inevitably fit the caps of the medical characters on professional acquaintances,—in private of course.

The acting of the role of the rascally and impudent but clever painter, Dubedat, the death scene of this and his confession of faith in beauty and beauty alone, are among the most famous in the pages of Shaw. The role was handled with fine feeling, insouciance and insight by Barry Jones. As the infatuated wife, Jennifer Dubedat, who is something of an enchantress, Margaret Rawlings revealed intuitions, both intellectual and emotional, that promise well for her future.

## Dumbells at Home

TORONTO'S home-town entertainers are with us again and this time Capt. Plunkett has launched his Dumbells on the sometimes uncertain sea of stock company work. If any organization merits, and is likely to win, success in this department of the theatre it is the Dumbells; they hold an unquestioned place in the affection of Canadian theatre-goers and their present policy is apparently to present smart, up-to-the-minute shows in the traditional happy manner of the Dumbell soldier-players. The first week seems to be going over with a "bang" or more properly a "whizz-bang" and if succeeding weeks see the same standard maintained, pleased patrons should continue to flock to the Victoria theatre for many days to come.

The current offering is a typical Dumbell show "smarted up" by the use of catchy new music and further bolstered by the importation of some clever performers from across the line. Certainly there can be no cause for complaint as to quantity; on the opening night the performance ran a half-hour overtime but judicious pruning and speeding up has resulted in a compact, swift-moving revue which has the virtue of overdoing nothing. Luigi Romanelli and his blaring jazz band furnish the musical background and the decoration in the shape of a remarkably well-trained pony chorus offers much that is pleasing to the eye. Specialty numbers are generously sandwiched throughout the evening and the singing, dancing and staging compare favorably with many an imported road offering.

The old-time Dumbells are still the backbone of the show. "Red" Newman and Pat Rafferty are the high spot and their eccentric dances and broad comedy never fail; Fred Emney gets a

laugh from the time the spotlight picks him up in one of the boxes and "Al" Plunkett's sentimental songs still "click" as well as ever with the audiences. Captain Plunkett has this time turned over the role of master of ceremonies to George Hunter, a capable juvenile, who introduces Madeline Killen who sings as well as she dances; Helen Thomson whose really good voice carries the more serious musical numbers; Virginia Martin who is really "a bundle of pep"; Jimmy Devon, tap-dancer extraordinary; little Edith Liggett, a remarkable child acrobat; Morten and Chris in a series of aesthetic dances, and other performers who are really "too numerous to mention." Add to such a bill of fare the original Dumbell skit of 1919, "The Duchess Entertains," five or six clever "black-outs," and a soldier-chorus of about thirty voices and you get some idea of the variety that the Dumbells are currently offering. Among the better music utilized is "I May Be Wrong But I Think You're Wonderful" and "Happy Days Are Here Again" which sends the audience away humming. In general the Dumbells new show is as remarkable for quality as for quantity; it is just about the best value for the money ever offered in stock in Toronto.

## Note and Comment

"JOURNEY'S END," which begins its much talked of return engagement at the Royal Alexandra next week, is a play made from incidents experienced by the writer, R. C. Sherriff during his service as a lieutenant in the great conflict.

People with German sympathies have kept pretty much away from war plays. Dr. Curt I. Heyman, a correspondent of Berlin newspapers and magazines and the manager of the City of Berlin's bureau of information in New York, has written the following letter contrasting the Berlin production of "Journey's End" with the American production of Gilbert Miller.

"Journey's End," a war play, is being produced all over the world with outstanding success, due to its peaceful tendency. Consequently all pacifists claim that this play with its peaceful spirit should be the best medium for anti-war propaganda. That Mr. Sherriff's play has partly served this purpose is certainly proved by the fact that it was produced in Berlin and accepted by the German stage immediately after its London success.

"I saw the Berlin performance. Wonderful acting! Excellent mise en scene German actors and producers seem to have got the spirit of that strange milieu, pathetic and dramatic, heroic and cowardly, and with a touch of humor at the same time. In fact, after this performance in Berlin every one in the audience was convinced of the prevailing peaceful spirit and the anti-war tendency of the play. Of course, in the Berlin performance the word 'Boche' is carefully omitted. A wartime of hatred would not be suitable. I don't mind that. 'Journey's End' is a play with historical background. History has to be true to fact and the fact is that the pretty name of the Tommies, the Doughboys and the Pollus for their enemy was 'Boche.'"

"But I do mind the scene in which the German soldier appears after he has been taken prisoner in the raid. Owing, apparently, to the direction of the New York producer, the poor fellow does not know how to act. Generally one hardly knows how a prisoner under such awkward circumstances would act. He may go down on his knees and cry for mercy. That would not be heroic, but it would be human. It is left entirely to the producer's imagination to determine the manner in which he wants that scene portrayed. But perhaps the heroic manner would answer better the intention of the play, and perhaps Sherriff had this thought in mind when he wrote the scene.

"Anyway, the Berlin production shows how it could be done without offending the peaceful attitude of mind. And the Berlin production of this scene, which certainly is not pro-German, shows the correct way a soldier of the old German army, even in an emergency, would most probably salute as a soldier at attention, or overcome by fear, he would not salute at all. But (Continued on Page 15)

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## MUSICAL EVENTS

## Two Great Vocalists

BY HECTOR CHARLESWORTH

THE second season of the Philharmonic Concerts at Massey Hall has been a notable series of events, but probably the premier laurels must go to the joint recital on February 5th of the great German prima donna, Elizabeth Rethberg; and the superb baritone, John Charles Thomas, the latter of whom made his first appearance in Toronto as a concert artist though he was possibly here during his apprenticeship in musical comedy.

Madame Rethberg, it will be recalled, was brought here last year by the Mendelssohn Choir but was not in good form and after one appearance succumbed to "flu." Last week she was a different singer altogether. In the past I have had much joy in hearing her both in concert and opera in New York and have always been inclined to agree with those who have named her "The most perfect singer in the world." Her personal beauty, grace of bearing, and unaffected simplicity are in themselves delightful. No great singer has ever displayed less of the characteristic mannerism of the prima donna for she is an artist first, last and all the time. The pure and exquisite sweetness of her tones is the more potent in effect because like the fabled Patti her voice has a mysterious and undefinable emotional appeal. A phrase sung by her has a more sincere and searching quality than the same phrase sung by other contemporary singers. Her ability to touch the hearts of her listeners when at her best is unique and personal, something apart from her mastery of the vocal art which is peerless. Her tones are divinely soft but carry better than those of many singers of more forceful utterance. It is a voice flawless throughout its range and the ease of her portamento as her tones glide upward or downward is entrancing. Moreover she gives atmosphere to anything she attempts. The Jewel song from "Faust" is a weather beaten old staking horse of the concert platform, but when Rethberg sings it she gives a sense of the emotional agitation that makes her interpretation a thing apart. As a Mozart interpreter she is par excellence and Spinnaker's aria from "Marriage of Figaro" was an unadulterated delight in its lovely sparkling phrases. Among the lyrics she sang there was nothing finer than one of the extra numbers, Mendelssohn's "On Wings of Song," in which she revealed the ultimate perfection of the legato singing and indescribable tenderness of intonation. In the lyrics of Brahms, Schubert, and Joseph Marx (whose songs she has done much to make known to America) she was also enchanting.

It seemed like an echo of the palmy days of the nineties when great singers were many, to hear the famous duet between Count di Luna and Leonora from "Il Trovatore," sung as it was by Mr. Thomas and Madame Rethberg. The bright vibrant baritone phrases of the one and the profoundly appealing soprano tones of the other awakened emotional response in every listener; and the method of both exceeded in refinement that of most Verdi interpreters.

This continent has produced few vocal artists of either sex on a par with John Charles Thomas. His voice is a lyric baritone of glowing quality and rare flexibility, a beautiful style, perfect diction and a most impressive and agreeable personality. Son of a Pennsylvania Methodist minister, his rise has been steady since like Edward Johnson in days gone by he emerged from the ranks of Broadway musical comedy to become one of the most eminent of concert artists. His operatic fame is growing and he is now leading baritone at the Royal Opera, Covent Garden. His programme was of wide and unacknowledged interest. He sang early Italian lyrics with fluency and sweetness; and a distinct novelty was a lyric, "Der Santrager," by the almost forgotten August Bungert, of Cologne, who died during the first year of the war. Bungert aspired to do for the epics of Homer what Wagner had done for the Nibelungenlied but lacked sufficient creative power. However this lyric was of strong dramatic interest and was magnificently sung, as were works of a similar order by Brahms and Marx. Other beautiful examples of interpretation were his French songs,

"Contemplation," by Widor, and "Au Pays," by Auguste Holmès. The latter, a war episode, was sung with superb dramatic nuancing, just as the famous Pol Plancon might have rendered it in days gone by. An enchanting humorous, "Old Mother Hubbard," by Herbert Hughes, was another memorable episode. Mr. Thomas has no narrow ideas and two of his most impressive renderings were dark songs, "Lindy Lou" and "Old Man River," from "The Show Boat." The singer craved the indulgence of the audience to say that he considered "Old Man River" one of the greatest of modern lyrics and, sung with the beautiful intonation and sentiment he imparts to it, it is.

Two admirable accompanists were heard, Viola Peters for Madame Rethberg and Lester Hodges for Mr. Thomas.

## Glory of English Song

BY HECTOR CHARLESWORTH

THE English song-interpreter, John Goss, is now a welcome visitor in many Canadian cities, and an evening of unadulterated delight was provided at the Royal York Hotel on February 8th, at the fourth of the recitals of British and Canadian music organized by the Department of Music of the Canadian Pacific Railway. The programme was most comprehensive and typified with selections, each in itself a lyric jewel, the finer periods in British music from the time of Elizabeth to our own day. This means that the 19th century was left out.

Mr. Goss has a beautiful and flexible baritone voice, a fine poetic intelligence, and an exquisitely finished and resourceful singing style. The refinement and purity of his diction; his significance in emphasis; his delicate mastery of emotional expression; carry most of his interpretations to a point beyond criticism.

His Elizabethan group included lyrics by men like William Wither, Tobias Hume and Thomas Campion, the renaissance of whose school has been a great stimulus to British music in the present century. Two of the most captivating numbers in this group were anonymous, of "My Lovely Celia," now one of the most popular of all concert numbers. It included two of the most characteristic lyrics by the authentic genius, Henry Purcell; but the noblest number of all the group was a setting by Henry Lawes of a lyric which appears in John Dryden's masque, "The Floating Island." In contrast with most of the song literature of the period it is sombre and Mr. Goss himself pointed out the modernity of its music. Indeed it might pass for a composition by Delius; and it was nobly interpreted. For delicacy and grace of feeling it would be impossible to surpass a love lyric by John Gamble, who was first fiddler to Charles the Second, and must have been known to the musical enthusiast, Mr. Pepys.

The selection of modern songs was of the most distinguished order. It began with Delius' setting of Bjornson's poem, "The Princess" (at the time it was written symbolic of Norway's nationalistic aspirations). Grieg made an earlier and widely known version, but the music of Delius is more profoundly expressive of the emotional feeling of the lyric. Mr. Goss also gave a most haunting and noble rendering of the Scottish ballad, "Helen of Kirkconnell," and roused his listeners to the highest enthusiasm by the power and abandon of his interpretation of "Beg-Innish," an outlaw ballad by John M. Synge set to music by Arnold Bax.

Finally Mr. Goss gave a series of folk songs and sea chanteys in which he is "facile princeps." The humor and charm of his rendering of the Irish sentimental ditty, "Open the Door Softly," and the raciness and vitality of his singing of such sea songs as "The Press Gang," "Billy Boy" and "Way, Haul Away," were inimitable.

In the modern works and arrangements of the folk songs especially, the pianoforte accompaniments were of the



NOTABLES OF THE MUSIC WORLD  
Celebrated musicians at a meeting at the home of Ernest Schelling in New York. Left to right, Emilio de Gogorza, Albert Steussel, Felix Salmond, Ernest Hutcheson, Alfred Pochon, Joseph Lhevinne, Jesse Iturbi, Walter Damrosch, Wilhelm Mengelberg, Fritz Kreisler and Ernest Schelling.  
—Wide World Photos.

utmost importance and interest and in Miss Gwendolyn Williams Mr. Goss had an associate of very rare gifts. Her sense of rhythm and her mastery of shading revealed themselves in many numbers, and she made such a work as Bax's "Beg-Innish" a joint triumph. Miss Williams' sensitiveness of the finer meanings of every type of lyric must make her accompaniments a joy to any collaborator.

## Rachmaninoff

BY HAL FRANK

RACHMANINOFF'S claim to greatness, of course, will always be as a composer. Not because of the G sharp minor Prelude, let us hope, as by his several ventures into symphonic expression which reveal him a greater master, perhaps, than any other contemporary composer in that field.

This is not intended to disparage his work as a pianist which calls for no such disparagement. It is intended rather to indicate a regret that he has been compelled to devote so much time to concert work at the expense of the development of his genius for composition. As a pianist he is as outstanding as any in the magnetic quality of his performance. His technical equipment while flawless is not remarkable. There are others whose mastery of the mechanics of the piano is more spectacular than his. But for personal fire and the production of genuine thrills he has few equals.

His recent program at Massey Hall included a Beethoven sonata, Opus 78, the B-Flat Sonata of Chopin, a Schumann Noveltie, the Strauss-Tausig, "Valse Caprice," and a group of his own composition, "Etudes Tableaux." The Beethoven and Chopin numbers were given an impressive rendering, the Chopin Sonata being particularly notable for nobility of tone, rhythmic felicity and a thrilling attentiveness to climatic effects. The romantic nature of the Schumann Noveltie and the ornate quality of the "Valse Caprice" received full expression. His own compositions were characterized by brevity and were suggestive rather than expository in theme. Yet each possessed that touch of grandeur and breadth that characterizes all of his compositions.

MANY Canadians will remember a bright particular star of the original Dumbells in the person of Thomas A. Young, whose magnificent baritone voice gave distinction to Capt. Plunkett's programmes. Earlier it had thrilled the soldiers when the Dumbells were an army concert party in France. The lapse of a decade finds Mr. Young one of the leading baritone singers of Italy where he is known as Alfredo Tomasini. The press of Milan, Florence and many other centres has acclaimed the beauty of his voice, the brilliance and finish of his style, his handsome presence and fine acting. One of his most notable roles is Scarpi in "Tosca." That beautiful magazine, "Il Teatro," of Milan, has on two occasions published long illustrated articles about him. A year or so ago he sang at Covent Garden under the name of Anlon Young, making his debut in "Madam Butterfly," in which his sharpless roused great enthusiasm. Later his singing of the famous aria, "Di Provenza" in "Traviata," was highly praised and another of his successes is the title role in "Rigoletto." His repertoire is very long and includes in addition to the operas already named "Pagliacci" (Tosca); "Carmen" (Tosca); "Andrea Chénier" (Geraud); "Faust" (Valentino); "Il Trovatore" (The Count); "Aida" (Amonastro); "Barber of Seville" (Figaro), as well as roles in "Ballo in Maschera," "Lucia di Lammermoor" and "La Bohème."

HANS KINDLER, the renowned cellist, will be the guest artist for the Imperial Oil Hour of Fine Music on Sunday evening, February 16th.

Kindler was born in Holland and when not quite eight years old began the study of the piano and cello, winning first prize for both at the Rotterdam Conservatory at the age of 13. When he was 17 years old he made his debut in Berlin, under the baton of Kunwald, and was received with the greatest enthusiasm. Engagements with the principal orchestras followed, and appearances were made in Holland, Germany and England, under the direction of such famous conductors as Mengelberg, Kunwald, Landon Ronald, and Schonberg.

A dazzling technique, a warm, rich tone glowing with colour, a poetic insight and infinite variety of expression are outstanding characteristics of Kindler's art. Added to his superb musical equipment is a personality of rare charm, which captivates his audiences. His programme for the Imperial Oil Hour of Fine Music includes: "The Rocco Variations," by Tschalkowsky, accompanied by the Imperial Symphony Orchestra; "Adagio," by Tartini; "Toccata," by Frescobaldi; "Chant Russe," by Moussorgsky; "Passepied," by Delibes, and "Serenade," by Glazounow.

At this concert the Symphony Or-

chestra under Reginald Stewart will play an unusually interesting programme and one that is distinctly Anglo-Saxon. It includes Reginald Stewart's arrangement for orchestra of the "Fugue in E Minor," by Mendelssohn, a fugue that has been a favourite with piano virtuosos for many years. This transcription for orchestra is cleverly done. The chorale at the end of the fugue scored for brass with a counterpoint in all the strings is particularly effective.

Another fine work by a Canadian on this programme is the "Overture in A," by Ernest MacMillan. Then follows Percy Grainger's arrangement of the "Londonderry Air," and Albert Coates popular suite "From the Countryside."

CYRENA VAN GORDON, internationally famous for her beauty and gorgeous contralto voice, is coming to Toronto for the first time on Tuesday evening, March 4th, when she will sing in Massey Music Hall. Audiences of this city do not have the opportunity of hearing many of the great stars other than those who hail from the East, or the Metropolitan district. Possibly because distances are so great from the far West to the far East, although the few really endowed with the artistic gifts of the gods are readily enthroned in the minds of the public of all nations. Cyrena Van Gordon is undisputedly one of those so fortunately endowed. One of the great critics of Chicago says, "Miss Van Gordon's personality would perpetuate her memory even if her singing were less glorious. Accompanying as it does a practically flawless voice and technique, it leaves no doubt that she is one of the singers who appear but once in a generation." As a young girl, her brilliant rendition of the aria, "L'Abborrita Rivale," from the second act of the opera, "Aida," sung in an audition before the great Campanini, gave Miss Van Gordon her opportunity to sing in grand opera. How the young eighteen-year-old soloist sang that day is evidenced by the fact that she left the room with a contract and with instructions to make her debut with the Chicago Opera Company as "Amneris" in "Aida," a role never before assigned to an untried singer. She understudied the great Schumann-Heink, and for the past several seasons has been the leading prima-donna contralto of the company.

Miss Van Gordon has not only toured the United States from coast to coast with the Chicago Opera Company but has made concert appearances in all the principal music centres of America. On the program which she will give in Massey Hall, Miss Van Gordon will include, by request, the aria from "Aida," "L'Abborrita Rivale."

## Vogue of Sporting Pictures

THE Royal Commission on National Museums suggests that the nation should build up a collection of sporting pictures by British artists without delay. But unfortunately one of these pictures now realises nearly as much as the National Gallery grant for one year. Owing to the American demand and the activities of certain British collectors, a low-priced sporting picture by any of the leading artists such as George Stubbs, Sartorius, Alken, Copper Henderson, Wootton or Fernley is a rarity. There is only one sporting picture in the National Gallery, a painting "A Phaeton and Pair," by George Stubbs, which, moreover, was not purchased but presented to the nation by Miss Hope in 1920. Early in the century, no work by that painter of hunting scenes, J. N. Sartorius, had made as much as £100 at

auction, but in 1928 when his painting of the old huntsman Thomas Oldaker on his favorite mount came up at Christie's it realised 4,700 guineas. This is the auction record for a sporting picture in this country, the previous highest price being 4,000 guineas paid by Lord Woolavington in 1926 for Ben Marshall's picture of Mr. Fernor's Hounds. Only by private generosity can the nation now become possessed of a collection of pictures such as is suggested. In 1915 the late

Sir Walter Gilbey's collection of sporting pictures came under the hammer, producing nearly £20,000, and the value has been increasing ever since. It was at the Bourke sale in 1925 that American demand first became really apparent. To secure two sets of hunting scenes by J. F. Herring, senior, Lord Woolavington had to bid up to the remarkable sum of 7,000 guineas. He also had to pay 1,500 guineas for a painting of the "Quorn Meet" by J. Fernley.

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"MYRON T. HERRICK, FRIEND OF FRANCE", by Col. T. Bentley Mott; Doubleday, Doran and Gundy, Ltd., Toronto; 400 pages; 17 illustrations; \$5.00.

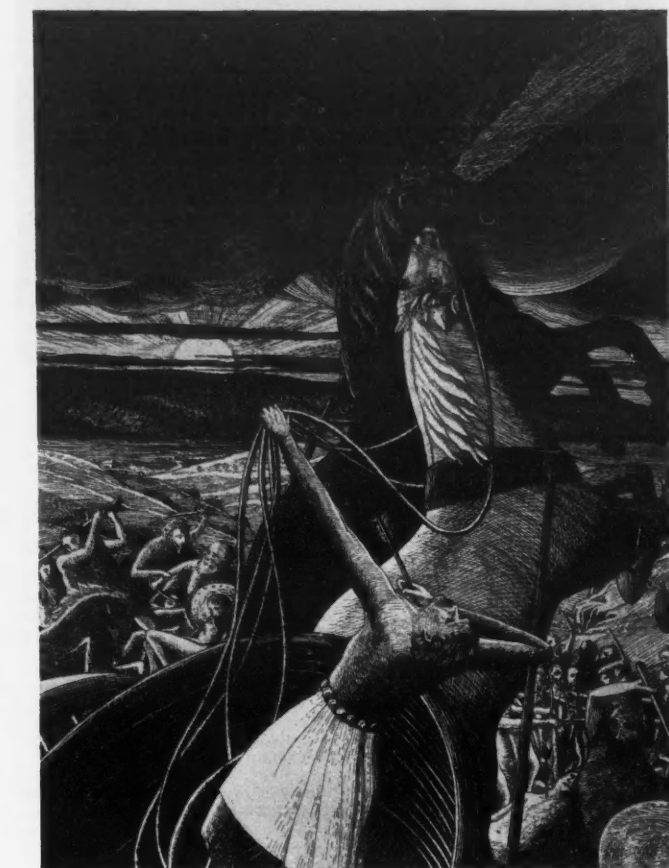
By A. R. RANDALL-JONES

IT WILL be with a keen sense of pride that citizens of the United States will read this life of one of that country's most distinguished sons. It was a fortunate thing for the United States, and not less fortunate for the two countries to which they were accredited, that the outbreak of the Great War found Walter Hines Page American ambassador in Great Britain and Myron T. Herrick, American ambassador in France. Both were men of high courage and keen insight and lofty purpose, and each of them earned, and richly earned, the esteem and gratitude of the peoples among whom they dwelt, in such momentous times, in a very remarkable degree.

Mr. Herrick was not a trained diplomat, but he was a trained man—trained in the school of life. Born on a farm in Huntington, O., he taught school for a while and studied law. Then he turned his attention to banking and manufacturing, becoming the head of one of the strongest banking institutions in the Middle West. He also, from early manhood, took a very active interest in politics. After holding many local and State offices in Republican organizations, he became, from 1903 to 1906, governor of Ohio, being accorded what was, at that time, a record majority for an Ohio governor. In 1912, he was appointed ambassador to France by President Taft, and continued to serve in that office under President Wilson.

In 1914, the outbreak of war caught him in its iron grip and laid an enormous burden of work and responsibility upon him. In addition to making things as easy as possible for his numerous compatriots in France, who were in the uncomfortable position of being without passports and many of them, thus suddenly trapped, as it were, without the necessary funds and desperately anxious to get home, he also had to take over the interests of the German and Austrian embassies and later those of Turkey and minor nations as well.

One learns that on the 28th July, 1914, before the war broke out, Ambassador Herrick telegraphed a despatch to Secretary of State Bryan, suggesting that President Wilson should make a plea to the nations of Europe for delay and moderation and, in effect, offering to mediate the quarrel. It appears—inconceivable as it sounds—that Mr. Bryan never showed this despatch to President Wilson, who did not even hear of it until many months afterwards, when Mr. Herrick spoke of it to him in Washington. In the light of transpired events, one may doubt whether, had President Wilson acted in the sense suggested, such an appeal would have been effective. But Mr. Herrick himself always believed that it would have been. "In any case," as he observed with truth, "it would have 'smoked out the nigger in the woodpile' and there would not be any doubts, even in Germany, as to who wanted the war and who did not."



BERTRAM BROOKER'S ILLUSTRATIONS FOR "ELIJAH"  
William Edwin Rudge, N.Y.; Macmillans, Toronto; \$10.

However, Mr. William Jennings Bryan did not deem that such a despatch merited even an acknowledgment.

Mr. Herrick relinquished his Ambassadorship and returned to the United States in December, 1914. The French Government conferred on him the coveted honor of the Grand Cross of the Legion of Honor. The British Government presented him with a piece of old English silver plate to "serve as a memorial to you and yours of the exertions you so devotedly and generously employed on behalf of British subjects, both soldiers and civilians, in a time of stress and suffering, and as a token of the King's grateful recognition of the same." Queen Mary personally wrote to Mr. Herrick in the same sense.

Twice Mr. Herrick could, his friends declared, have been nominated, in the Republican interest, for President of the United States—in 1916, when the present Chief Justice Hughes was the candidate, and in 1920, when Mr. Harding was elected. But, on both occasions, he refused for private and business reasons, to allow his name to be put forward. In 1921, he went to France, on Mr. Harding's appointment, as ambassador for the second time, and served in that post until his death, in March of last year, resultant from a cold contracted at Marshal Foch's funeral.

During this second term of office it was due to him, more than to any one man, probably, that the United States retained the friendship of France—a friendship which has meant not a little in the shaping of recent history. When he returned to Paris he found that the prestige of the United States in Europe had sadly dwindled. "Our moral authority had been replaced by our financial authority, until in the minds of the European masses, the

chief power of the United States now stands based upon money, instead of being based upon the old belief in our disinterestedness. Other nations think we have become hard and selfish and this has injured our moral credit."

While deploring the damage suffered to the moral credit of the United States, and believing passionately that it was mainly the result of misunderstanding, Mr. Herrick did all he could to counteract the view entertained of his country's selfishness and callousness, and so far as France was concerned, his efforts met with a substantial measure of success. He was himself the personification of the best type of American citizenship, and he exhaled an atmosphere of genuine goodwill that warmed the general air. When he died he was called "the best loved American in France."

It looks strange, at first sight, that his long residence in a country which he loved him, and which he loved, so well, should have left on him so little of the imprint of French ideas, or habits, or culture. But the reason is not really far to seek. He was, first of all, a great United States' citizen. And the French, as his biographer penetratingly says, "saw in him the United States as they would like to have her be; he showed them his country as he sincerely thought she was."

## Enigmatic Melody

"REVOLT OF THE FISHERMEN," Anna Seghers; translated from the German by Margaret Goldsmith; Longmans, Green & Co., Toronto; 191 pages, \$1.75.

By MERRILL DENISON

SINCE the war strange didos have been played in all countries with the traditional form of the novel. Where once a story marched forward under the clear light of its author's intentions, it is now quite likely to amble along a circuitous route, shrouded in half lights, the insufficiency of whose rays may be due to anything from the time-space theory to plain bad lighting.

Which of the many possible influences explains the baffling vagueness of the German work under review is somewhat difficult to decide without knowing some hint of the author's purpose. This, however, is kept a secret by her, her translator and the man who wrote the jacket. Thus one can only guess. That it is a good book, and one that occupies a significant position in modern German literature, is vouched for by the award to it of the Kleist Prize, described as one of the most important in Germany. One suspects that its importance lies rather in its relation to other novels than in its intrinsic merit as a work of fiction.

The book tells a simple story, which, as a story, is all over by the fifth line of the first chapter:

"The only result of their revolt was that the fishermen of Saint Barbara put out to sea later than usual: the agreement with their employers remained what it had been for the last four years."

From this point on, the author concerns herself with the disjointed objective flashes of the people of a group of fishing villages while engaged in a peculiarly subjective strike. Whether

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these villages are on the Baltic, the North Sea, the Mediterranean or some inland lake is left to the reader. The author relates them to a town called Saint Barbara near another town named Saint Sebastian and lets it go at that. It is often difficult to tell which is Saint Sebastian and which Saint Barbara. The sea is in the offing, there are sand dunes and all the houses are built of grey stone. So are most of the characters. The principal one of these is the man named Hull who comes out of the surrounding void and returns in the end to it. Hull is a fugitive from the police but whether he starts the strike because he is wanted by the police or is wanted by the police because he started the strike is a point on which I am as yet undecided. There are other characters, including a little girl named Mary. Mary is not a nice girl, but she seems rather more human than the others and so one watches for her appearance.

The events take part without chronological order, without any sense of time, and suggest that the author intended to create the impression that the different actions existed in space and takes place simultaneously. The strike is rather a prolonged state of consciousness than a progressive narrative. Out of it all one gains the impression that the fishermen were not very good strikers.

Hunger, futility, frustration and aimlessness brood over the tale like condors above an expiring sheep. It may be that Frau Seghers projected her story into an astral half-world of rain and stone, peopled with carved images which walk, and excluded any reference to the time of the action, that the reader might receive the sense of an experience rather than the materials of others' experience. She certainly leaves the reader with some impression and that may be it.

If there is little in the book to remember save perhaps a mood, it is also an impossible book to forget. Like an unsized melody, it drifts around in one's consciousness, irritating, unsatisfying and enigmatic. This may make the Revolt of the Fisherman a great novel to many people. Such is possible, but on the other hand its illisiveness may mean nothing more than the haunting dissatisfaction one knows on failing to complete a crossword puzzle, the answer to whose one remaining vertical coquettes with one's memory.

#### Adventure at the Pelican

"POET'S PUB", by Eric Linklater, Cape-Nelson, Toronto, 318 pages, \$2.00.

By JOHN LINNELL

DEVOTEES of absorbing fiction are invited—no, incited—to read *Poet's Pub* by Eric Linklater. How many poets must have desired to run a "pub" in England's green and pleasant land! But to how few has it fallen to be offered the managership of a historic pub like the Downy Pelican (Queen Elizabeth herself once slept there) under the auspices of a Lady Mercy Cotton, regenerator of old-time English hospitality and successful booster of Cotton's or "Britain's Best Beer."

Such was the good fortune of Saturday Keith, the poet with an Oxford rowing blue, after he threw up his job in the city; and Saturday was well fitted for the post. Read, please, of him at the Pelican, surrounded by his inestimable guests—the Waterhouses (Colonel W. and family, the author of *A Hunter in Turkestan*); Angela Serabster, who has painted portraits of Chiang-Kai-Shek and Feng Yushiang; Sigismund Telfer, and his wife who has sailed the Baltic alone; Sir Philip Betts, the racing motorist; Jean Forbes and her mother Tommy Mandeville, joint authors of the revue *Peace in Our Time*; Lady Porlet (undescribable).

To this lively and reminiscent group we must now add the villain of the piece, Mr. Aesop R. Wesson, seemingly a bibliophile; Mr. Theodore van Buren, petroleum expert in possession of a tremendous invention; the genial Prof. William Benbow; and—goggling at the eyes; ourselves that is—the Professor's beautiful daughter, Joan.

These four, with Saturday, are the chief persons of the drama, whose action is suddenly set going by the disastrous gastronomic disturbances consequent on Saturday's revival of Elizabethan fare at his hostelry. But there are other players in the game. There is Quentin Cotton, Lady Mercy's son, chivalrously hoping to assist the mysterious, charming and red-haired Nelly Bly, disguised as a maid at the Pelican, but self-revealed to him as an agent of the Cheka. There is Holly, the barman, from whom Miss Bly attempts to wheedle the jealously-guarded recipe of his blue cocktail. There is—or are?—the Higginswade Literary Society, furious over the commandeering of the "Blue Bird", their luxurious charabanc. There are servants, retainers etc., etc., headed by the redoubtable O'Higgins, seaman and the prince of cooks. These estimable people you are invited to meet with all the persuasion your reputation can exert. Of their



EDNA ST. VINCENT MILLAY  
A recent photograph of the American poetess.

—Wide World Photos.

personal charm we assure you beforehand, as of the excellence of Saturday's new poem *'Tellus Will Proceed'*, on which depend his marital hopes, and whose strange disappearance, (coinciding with that of Mr. Wesson and Joan in company, and of Nelly Bly in first pursuit, followed by Quentin and Saturday and then Prof. Benbow and Holly) puts the Pelican and its inmates on the front page of the *Daily Day*. While you sit with them at the inn, go round the links with Saturday and Joan, meet Quentin and Nelly under the moon, and share the exciting chase into Scotland, your enjoyment is certain. But until you have shared their sparkling wit and Mr. Linklater's admirable writing, you are, as fiction readers go, so much the poorer and quite behind the times.

#### Neapolitan Adolescence

"BLACK ROSES", by Francis Brett Young; Doubleday, Doran and Gundy, Toronto; 274 pages; \$2.00.

By W. S. MILNE

"BLACK ROSES" is a fine novel, subtly and beautifully written. Its restricted and somewhat exotic canvas prevents it from striking any very deeply passionate or universal note, but it will be savoured and enjoyed by admirers of sure literary craftsmanship, firm characterization, and picturesque settings.

The story opens aboard a Mediterranean tourist liner approaching Naples. Among the passengers is a mysterious and distinguished-looking gentleman, Paul Ritchie. Conversation among the other passengers reveals the fact that only one man on board, Levine, an art-dealer, knows anything about him. This Levine excites the curiosity of the rest by telling them that Ritchie is a well-known portrait-painter, specializing in presentation oils of Mayors and Aldermen, but that connoisseurs know him as a painter of "Interiors mostly. Great high baroque interiors, with dark, red hangings. Incredibly gloomy. Plague, pestilence and famine. Battle, murder and sudden death.... Emblems of mortality hidden in out-of-the-way corners.... He paints like a Latin, and a Latin of four hundred years ago at that.... Spagnoleto." Levine goes on to say that as art, his work is not very interesting, but as a problem in psychology, terrifically so. The rest of the story is an attempt to explain in terms of heredity and adolescent environment the strange paradox that lies in the art of Paul Ritchie.

The boat arrives at Naples. The tourists rush ashore, but Ritchie remains on deck, leaning over the rail, gazing across the old houses of the port, with the church of the Madonna del Carmine above them. His thoughts go to a square lying in its shadow, and a little street, the *Vicolo degli Angeli*, and a courtyard, and a flight of stairs, and an attic. He sits down on a bench and covers his head in his hands, as he goes back fifty years into the past.

After this modern prelude comes the childhood and youth of the painter, seen in somewhat bitter retrospect. He was the son of an eccentric Englishman, self-exiled soldier of fortune, and an Italian peasant woman. His father died fighting against the Turks when he was still a boy, and he grew up in the village of Pogerola, "lodged like a raven's nest in a dip of the Sorrentine uplands." Then he went to Naples to learn to be a painter, which was one of the things his father had been. His life in Naples, his struggles with the inhumanities of colour

two years afterwards Paul is scarcely sane. At length the desire to paint comes to him once more, but he no longer paints the same pictures....

The modern Paul Ritchie at length returns to his cabin, feeling as if he had been laying old ghosts, performing some lustral rite over the spirit of a dead past. Next morning the ship leaves Naples, and he goes with it, content.

Enough has been given of the story to show that this is an unusual novel. It is perhaps not a popular one, but possibly worthy, by virtue of sure and restrained craftsmanship, to be called distinguished.

#### Charm

"NOT ON THE SCREEN," by Henry B. Fuller; Knopf — Longmans, Green, Toronto; \$2.50

By EDWARD KEITH

This book is like a delicate piece of silk, light beautiful; yet strong in characterization. The author approximates more or less closely that from which the highest delight results. It is a simple story of unmistakably human people—neither exaggerated, all-conquering hero, nor deep-dyed villain. The absence of what today is generally accepted as action would prohibit the book from becoming a best seller. In fact, Mr. Fuller has never written anything to catch the changing fancies of the general public.

But the book has plot—it is absorbing. There is an elusive vein of subtle humor that runs through the chapters like a gossamer thread. There is something of a challenge in the comment upon modern life; a delicate irony, provocative and full of charm. It is not a book to read through at one sitting and then forget. The appreciative reader will nibble slowly, digest well and reread.

The intensely individual style of (Continued on Page 10)

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Canadian Jeweller" "The Canadian Optometrist and Optician" "Canadian Cigar and  
Tobacco Journal" "Dominion Dental Journal"

## THE BOOKSHELF

(Continued from Page 9)

Mr. Fuller lends a beautiful, incontestable charm to his work. In this case it is a beautifully wrought satire on the present day crop of moving and talking picture dramas with their superhuman heroes and inhuman villains.

The elusive charm of the story lies, not in what we learn from it, but that of which it reminds us—that "we are social creatures, destined or doomed to social life. We meet the agreeables of our race and we encounter the disagreeables." It is all in the warp and woof which the author has so cleverly knitted together in "Not on the Screen."

This is the last of some score of novels written by Mr. Fuller. The author died suddenly at his home in Chicago last Summer, shortly after he had revised his manuscript. His work is unknown to the world at large. He possessed a fine talent and any fame that might come to him now will be tinged with irony.

### Visions in Black and White

"ELIJAH"; with illustrative drawings by Bertram Brooker; New York, William Edwin Rudge, price \$10

By HECTOR CHARLESWORTH

THIS beautiful art production consists of ten large plates illustrative of episodes in the life of the prophet Elijah as related in the First and Second Books of Kings, together with an impressive decorative cover. The plates are reproduced from pen and ink drawings by the Canadian artist Bertram Brooker, whose imaginative power in the handling of mystical subjects is well known to Canadians and in this volume finds international recognition.

Mr. Brooker is a disciple of the eighteenth century mystic and craftsman, William Blake; but that does not prevent his revealing a distinctive individuality of his own. And there is nothing mystical about the mechanical side of his achievement. In the handling of the black and white medium he is ever the sound and authoritative craftsman, sure of the vision he wishes to present, and with vigor and dash in executing it. There is no instance of fumbling in design. The plates of the story of Elijah he has chosen to delineate are for the most part apocalyptic in character. Those who know their Old Testament are aware of how frequently Jehovah was assumed to use the elements in coming to the aid of his prophets, and that Elijah was especially favored in this respect. Earthquakes, lightnings and extraordinary manifestations of Nature marked the progress of his conflict with the wicked Ahab; and Mr. Brooker, whose imagination has a splendid grip on the awful and majestic has found therein a mighty stimulus. His sense of mass and his mastery of arabesque in its more austere forms is apparent at all times. The purpose of all forms of art, especially its more mystical expressions, is evocative; the creation of forms that will haunt and stimulate the mind of the spectator. No Canadian artist has gone so far in this direction as Mr. Brooker; and his delineation of visions is governed by a fine selective aesthetic sense. Considered purely from the technical side these plates are notable for a quality in which much contemporary Canadian art is woefully deficient; the sense of perspective. Mr. Brooker's adept knowledge of it enables him to create a suggestion of vastness in his drawings, that would otherwise be lacking. Genius is a much misused word but it is present in everyone of these plates.

### Poetry of Evolution and War

"COLLECTED POEMS OF RONALD CAMPBELL MACFIE"; Grant Richards and Humphrey Toulmin, Soho Square, London. Price 7/6.

By J. LEWIS MILLIGAN

RONALD CAMPBELL MACFIE is a poet who is enamoured of the cosmos and curious about chaos. There are those who contend that poetry and science are essentially antithetical, and that their aims in opposing directions. The same used to be said of science and religion; but views are changing even among devout ecclesiastics on the one hand and analytical scientists on the other. If this poet has a doctrine, it is that all chaos and strife are part of the all-encompassing creative plan and process of coming to be. Some call it "Evolution", Macfie calls it God. His theory and belief is that war is as much a part of the evolutionary process as was the apparent welter of chaos in the formation of the planet. Those fiery upheavals on the earth's surface, and the equally violent artillery of the primeval heavens, had their postlude in the great war.

Such a doctrine might be branded as an excuse for war, and it might be condemned as an idealization of the dogma of blood and iron of Nietzsche and all the German war lords. Well, that may or may not be so. But there is no blinking the fact of war. The great war was no dream. It was to all of us an overwhelming reality, and to many a shattering fact. Whoever was responsible for the holocaust, there is no doubt that it actually happened,—and happened in the horrible way so vividly described by this poet:

"The belching mortars with war-drunken breath  
Hiccup forth shell, whose entrails—  
flame and death—  
Make every mound and parapet a  
pyre,  
And bloody shards that turn the  
spirit sick  
Lie mangled in the mire,  
On the barbed wire  
Where the infernal flammenwerfer  
lick,  
Shrikel and blacken. E'en the  
gracious air  
That has been wont to tremble into  
prayer,  
To throb and thrill  
And vibrate into music at our will,  
Is turned to steel and stone, and  
strikes to kill."

In these and similar passionate lines the poet has burned into the memory of humanity for all time the ghastly horror and the stupendous folly of the cataclysm which engulfed Europe in the four years of the great war. Macfie has tried to interpret rather than excuse war. He is a scientist in his presentation of the facts, but he is no realist for realism sake. He is every inch a humanist:

"Not conquests of great cities,  
Not mastery of seas,  
But little loves and pities  
Will be their victories.  
Yea, little loves and pities,  
And children on their knees."

Dr. Macfie, however, does not confine his muse to war themes. There is a very human and tender sentiment pervading all his work. Only a man and a poet with a delicately sensitive soul and of profound thought and emotion could have written so passionate description of war. He is essentially a

man of peace, a dreamer and a transcendentalist. His vision sweeps the remote past and the remoter future. If he has a failing, it is that he does not sufficiently regard or prize the present. He is not incapable of the lighter touch, as is evident in some of these poems.

This volume presents an interesting study of Dr. Macfie's work as a whole, and it should place him among the major poets of our time.

### The Elusive G.B.S.

"THE REAL BERNARD SHAW" by Maurice Colbourne, Toronto, J. M. Dent & Sons, Ltd. Price \$9.

By HECTOR CHARLESWORTH

MOST books on George Bernard Shaw labor under the limitation of being written for special classes of readers:—mainly "uplifters"; uplifters of the drama, uplifters of society, and the like. The charm of Mr. Colbourne's attractively printed brochure of something less than 70 pages lies in the fact that it is apparently written for the many who have no intellectual hobby-horses to ride upon; but are interested in Shaw in the same sense that they are interested in the Prince of Wales, or ten years ago, were interested in Mr. Lloyd George. As an interpreter of Shaw, Mr. Colbourne has several claims to recognition; first of all he himself is an admirable writer, lucid, succinct and interesting; secondly he knows Shaw from the practical standpoint as a producer of his plays; thirdly, he has a grasp of Shaw's economic ideas (he has himself written a book on "Unemployment and the War") and lastly, he enjoys personal acquaintance with his subject.

Mr. Colbourne likens his attempt to capture the "real" Shaw to the ancient game of "Hunt the slipper"; "Hunt the Shaw" is a sport to which he initiates his readers. Though his tone is often playful, it is also sufficiently serious; so that in closing the book the average reader has established something like acquaintance with the witty virtuoso of ideas whose opinions on all conceivable subjects are part of the current news. In the section entitled "Is Bernard Shaw Concocted?" he shows how the dramatist's position

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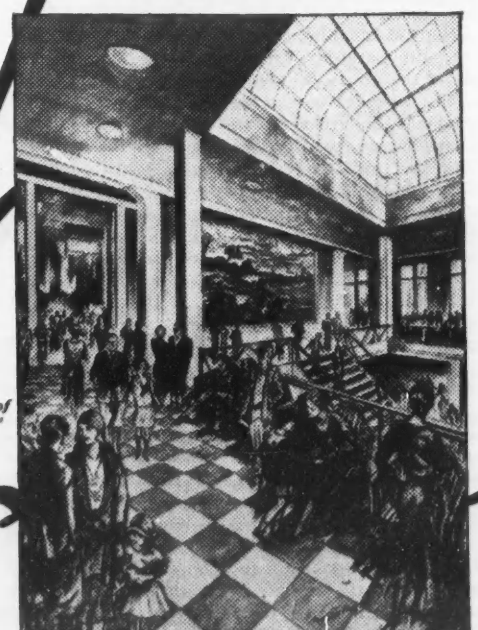
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as a popular oracle came to be established. Years ago, Shaw, to whom recognition came comparatively late in life, and who suffered poverty until he was near the end of his fourth lustre, decided that if he were to achieve prestige for himself and his ideas, he must advertise. Shaw the man set Shaw the wit to the task of creating publicity for Shaw the philosopher-preacher. The aim of all publicity is habit-creating and his personal advertising campaign succeeded so well as to become almost embarrassing. He has more-over, so excellent and novel a line of goods to offer that listening to G. B. S. has become a habit.

The best pages of Mr. Colbourne's book are those which deal with the question of whether Shaw is really serious and with the quality of his thought. Of the intense inner seriousness of the dramatist he has no doubt; and he shows how the peculiar publicity the Irishman has enjoyed has tended to blunt public appreciation of this fact. Mr. Colbourne fears, and fears rightly, that in the popular mind Shaw the jester overshadows Shaw the compassionate friend of the under-privileged of the human race, and also Shaw the poet and literary craftsman whose mastery of poetic prose has not been paralleled in the English language in our time. This latter judgment is the irresistible conclusion

of any one of literary perception who reads Caesar's Apostrophe to the Sphinx in "Caesar and Cleopatra" and that of Lillith in surveying the mutations of the human spirit at the conclusion of "Back to Methusalem"—the only lengthy citations in the book.

Mr. Colbourne labors no point in his survey. Such anecdotal as he indulges in is illuminative and his brochure is a suggestive introduction to the thoughts and personality of the most celebrated figure in modern English literature. Perhaps the best clue he gives is the suggestion that the reader look for the real Shaw in any character of his plays, whom the other characters describe as "mad". There are a surprising number.

### Brief Reviews

By L. L. FORBES

"DEAR ACQUAINTANCE," a Romance by Rosemary Rees; Oxford University Press, Toronto; 316 pages, \$2.00.

"DEAR ACQUAINTANCE" is an entertaining story of considerable literary merit. Miss Rees has a good style and even her most dramatic moments are free from melodrama and quite convincing. She shows an admirable restraint where she might be tempted to cheapen her characters by stressing the emotional side. Hilary Ware, Pier-

re and the more stolid Roger all have a decent reserve that adds much to their attractiveness. Yet the story is highly dramatic and has a first class murder in the very middle of it. We are not present when it takes place so we can only guess at the guilty person. Scotland Yard had its theory, so had Pierre and there were other theories. The plot works out quite unexpectedly, and in very good detective story style.

The heroine, Hilary Ware is a young actress whom we first meet in a dressing room in a London theatre, along with Gina and Nan whose actions have a distinct reaction on Hilary's destiny. They are waiting for Blanche the dresser to bring them a drink. Three casual friendly revue "artists". As the plot develops and Hilary's comfortable merry life with a good engagement, gives place to a time of unemployment, worry, temptation and crisis, Hilary's character undergoes a gradual but lasting change. So much happens in Bohemia, Biarritz and Old Bailey that would of necessity produce a psychological change in any one, especially a careless, pleasure loving young woman.

Pierre Larriale, so ensnared by the Casino, habitué of the Baccarat Room, Pierre of the wretched health—in spite of generations of robust Basque peasants behind—shares honors with Hilary. Pierre, the gambler, is a man of

the world and he is never dull nor stupid. He is indeed "the dear acquaintance". The loyal worldly wise Pierre was not such a Peter Pan as Hilary supposed. From the same Basque grandfather who had built the family fortune in an alien land, Pierre inherited a staunchness only displayed in time of need, which Hilary was to learn to her great comfort.

The stage people are less stagey than most fictional stage people, they are a human lot, both nice and nasty, probably because Miss Rees, herself an actress, presents them as she finds them.

"SILVER RIBBONS," a novel by Christine Whiting Paramenter; Rae D. Henkle, New York; 287 pages, \$2.00.

"SILVER RIBBONS" is a charming little story without a villain and having an atmosphere that suggests Grayson's adventures in Contentment. Its plot, laid in a small New England village, called Wickfield, centres around a most likeable old lady and her attractive granddaughter. Everyone calls the old lady Grandma for they seem to have forgotten that she is Mrs. Davis although they never forget that her home is the old Davis Place. Grandma thrives on the comfortable theory that things usually turn out all right, and a keen and lively interest in everything and everyone about her. And in this sympathetic interest coupled with her full share of the saving sense, lies her charm. She has in no small degree the pride of race and a witty tongue. With friends young and old she enjoys life to the full. Charming, the granddaughter, is a lovable, natural young person doubly endowed with beauty and a shrewd New England business sense. Into the lives of these two people come love and loyalty, worry and trouble, success and misunderstandings, but never treachery nor malice, nor real tragedy. Everyone in the story is someone "who is nice to know" or contributes his share of the entertainment. The men are all decent chaps. The old doctor is family friend and counsellor as well as physician, as is so often the case in small communities. There are no tense dramatic moments but characters develop naturally by the daily exercise of upstanding virtues inherited from good stock. It is pleasant to meet the sane, well bred Mrs. Davis, the lovely Charmian, the Bennetts and the young doctor.

"JENNY, THE ROMANCE OF A NURSE," by Norma Patterson; Oxford University Press, Toronto. 271 pages, \$2.00

"WHAT'S in a name? A rose by any other would smell as sweet." But did Miss Patterson have in mind the drab little Jenny Wren that sings so sweetly and looks so dull, when she chose the name of her heroine? Jenny is one of those people who have a genius for service and go through life wearing last year's clothes—not a healthy state of mind for a very young nurse, inclined to be pretty. We follow the orphaned Jenny's career in a Veteran's Hospital where she dispenses sweetness and light, being a bit pathetic all the time, and we listen to the doctor's repeated "Send for Jenny, if any one can do it she can." The author tries hard to make you like Jenny and you feel that you should like Jenny but in spite of her virtues or perhaps because of them you don't really like her. She is too unreal. Jenny's only human weakness was a habitual disregard for hospital rules and discipline.

That she could rent an airplane and with the connivance of Jake, the ambulance driver get a wheel chair case out of the hospital and into the plane and then go zooming into space with the sick aviator at the controls, and by such drastic measures restore his desire to live—only went to prove what wonders Jenny could do and what risks she was prepared to take in the interests of her patients. This was only one of her exploits. With Jenny the end always justified the means and she was always sure of the end. That the grim and efficient out greatly exasperated Chief Nurse endured for so long a time the procession of surprises that Jenny laid for her is as astonishing as Jenny's exploits themselves.

But I do agree that some hospitals might be quite as efficient if rules and regulations were a little less of a fetish. Her statement that "proclaiming the end of a war does not end the horrors of war, it only stops the fighting", is we know, quite obviously axiomatic to any one who has visited a Veteran's Hospital.

That Johns Hopkins chemist who has made motor exhaust fumes innocuous might now turn his attention to making them smell like fried chicken.—Philadelphia Bulletin.

A professor says the respect children used to have for their parents fifty years ago is not in evidence to-day. Maybe it's because the old folks are so wild.—Yakima Morning Herald.

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## National Trust Company Limited

Balance Sheet, 31st December, 1929

ASSETS	
<b>Capital Account:</b>	
Office Premises and Safe Deposit Vaults at Toronto, Montreal, Hamilton, Winnipeg, Saskatoon and Edmonton.	\$1,082,921.95
Real Estate held for sale under mortgage foreclosure.	188,135.56
Rents due and accrued.	2,706.80
Mortgages:	
Principal.	\$3,069,058.57
Interest due and accrued.	129,153.24
Loans on Bonds and Stocks.	3,198,211.81
Securities:	449,296.36
Dominion of Canada and Provinces of Canada.	\$21,427.00
Canadian Municipalities.	30,942.70
Other Bonds and Debentures.	99,840.45
Interest accrued.	1,217.22
Stocks.	153,427.37
Cash in Banks.	806,975.06
Cash on Hand.	134,066.21
Advances to Estates, Trusts and Agencies.	131,460.23
	202,601.69
	\$6,350,103.04

<b>Guaranteed Trust Account:</b>	
Mortgages:	
Principal.	\$12,049,920.43
Interest due and accrued.	351,519.11
Loans on Bonds and Stocks.	\$12,101,439.54
Securities:	1,622,107.56
Dominion of Canada and Provinces of Canada.	\$1,728,831.14
Canadian Municipalities and School District Debentures.	1,046,371.28
Interest accrued.	29,483.79
Cash in Banks.	2,804,686.21
Cash on Hand.	664,460.14
	209,584.23
	17,702,277.68

<b>Estates, Trusts and Agency Account:</b>	
Funds and Investments.	\$219,835,364.24
	219,835,364.24
	\$243,887,744.96

<b>LIABILITIES</b>	
<b>Capital Account:</b>	
Capital Stock, subscribed and fully paid \$3,000,000.00	
Reserve Fund.	3,000,000.00
	\$6,000,000.00
Dividend and Bonus Declared and Unpaid:	
Dividend No. 120, due Jan. 2, 1930.	90,000.00
Bonus of 2%.	60,000.00
Mortgages in Process of Completion.	15,890.79
Reserve for Balance Dominion Income War Tax.	47,796.62
Profit and Loss.	136,415.63
	\$6,350,103.04

<b>Guaranteed Trust Account:</b>	
Trust Funds for Investment.	\$ 5,591,563.31
Trust Deposits.	12,110,714.37
	17,702,277.68

<b>Estates, Trusts and Agency Account:</b>	
Estates, Trusts and Agencies.	\$219,632,762.55
Due to Company for Advances to Estates, Trusts and Agencies.	202,601.69
	219,835,364.24
	\$243,887,744.96

NOTE—The assets under administration shown above do not include assets running into large figures which the Company is administering as Liquidator or Receiver under the direction of the Courts of various Provinces of the Dominion.

### PROFIT AND LOSS ACCOUNT

For Year ending 31st December, 1929

Balance 31st December, 1928.	\$113,933.96
Net Profits for the year after deducting cost of Management, Directors' and Auditors' Fees, Contingencies, etc.	622,493.89
	\$736,427.85
<b>Appropriated as follows:</b>	
Quarterly Dividends and Bonus:	
Nos. 117 to 120, inclusive, at the rate of 12% per annum.	\$360,000.00
Bonus of 2%.	60,000.00
To provide for Dominion, Provincial and Municipal Taxes other than taxes on Real Estate.	80,012.22
To write off Company's Office Premises.	100,000.00
Balance Carried Forward.	136,415.63
	\$736,427.85

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HON. F. H. PHIPPEN, K.C.	W. H. McWILLIAMS
H. J. FULLER	W. G. MORROW
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SIR JOHN ARD	D'ARCY MARTIN, K.C.
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MILLER LASH, K.C.	JAMES A. RICHARDSON
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## THE ELIAS ROGERS CO. LTD.

ALFRED ROGERS, PRESIDENT

## MELCHERS DISTILLERIES, LIMITED

Balance Sheet as at December 31st, 1929

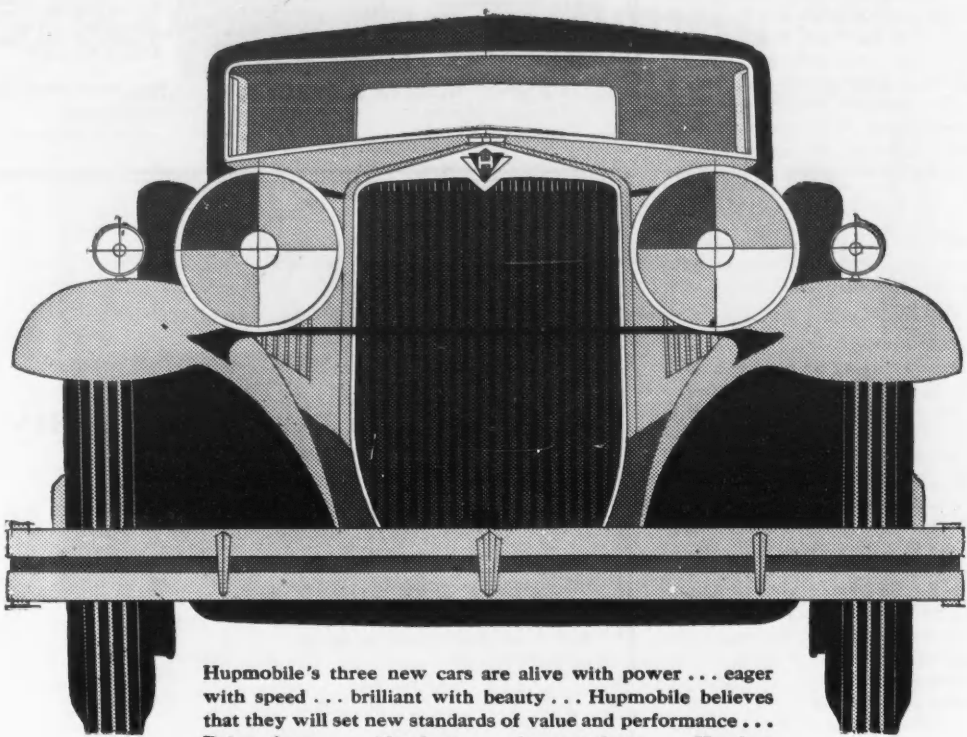
ASSETS	
<b>CURRENT:</b>	
Cash.	\$ 46,903.84
Accounts Receivable.	147,711.14
Inventories of Matured and Unmatured Spirits, Raw Materials, Manufacturing and Other Supplies.	1,481,347.61
	\$1,675,962.59
<b>FIXED:</b>	
Land, Buildings, Machinery and Equipment at Replacement Values, as established by the Canadian Appraisal Company, Limited, under date of 27th November, 1928, with subsequent additions at cost, less reserves for Depreciation.	1,524,275.14
TRADE MARKS, FORMULAE, PATENTS, GOODWILL, Etc.	1,555,200.00
DEFERRED CHARGES	52,482.98
	\$4,807,920.71
LIABILITIES	
<b>CURRENT:</b>	
Bank Loan.	\$ 200,000.00
Accounts Payable and Accrued Liabilities.	42,614.62
Dividend Payable on Class "B" Shares.	50,000.00
	\$ 292,614.62
<b>CAPITAL:</b>	
Class "A"—	
Authorized and Issued.	\$3,500,000.00
100,000 Shares of No Par Value.	
Class "B"—	
Authorized and Issued.	877,048.01
50,000 Shares of No Par Value.	\$4,377,048.01
<b>PROFIT AND LOSS ACCOUNT:</b>	
Net Operating Profit after deducting selling, administration expenses and providing for depreciation.	390,100.93
ADD:	
Miscellaneous Income.	7,125.83
	397,226.76
Less Proportion Incorporation Charges.	8,968.68
Net Profit before providing for Federal Income Tax.	388,258.08
LESS:	
Dividends on—	
Class "A" Shares—Declared and paid.	\$200,000.00
Class "B" Shares—Payable.	50,000.00
	250,000.00
Balance at Credit 31st December, 1929, subject to Income Tax.	138,258.08
	\$4,807,920.71

Approved on behalf of the Board,  
J. V. MARCHAND, } Directors,  
WM. G. POWER, JR.,  
Montreal, 25th January, 1930.

To the Shareholders, Melchers Distilleries, Limited, Montreal.  
We have audited the books and accounts and financial records of Melchers Distilleries, Limited, for the period from the inception of the Company—1st November, 1928—to 31st December, 1929—and have received all the information and explanations required by us.  
The inventories, certified by responsible officials of the Company, have been accepted by us as the basis for drawing up the attached statements.  
The reserves for Depreciation have been increased by an amount of \$49,979.39 for the period.  
No provision has been made for Federal Income Tax.  
Subject to the foregoing, we certify that, in our opinion, the attached Balance Sheet as at 31st December, 1929, and relative Profit and Loss Account for the fourteen months ended the same date, have been drawn up so as to exhibit a proper view of the financial affairs of the Company and the results from operations for the said period, according to the best of our information, the explanations given to us and as shown by the books of the Company.  
(Signed) P. S. ROSS & SONS,  
Chartered Accountants.



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100 Horsepower Hupmobile Eight . . . 80 miles an hour  
70 Horsepower Hupmobile Six . . . 70 miles an hour

Prices begin at \$1275 f. o. b. Windsor

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### Renfrew Apartments Toronto

Owners and Builders—Grimshaw Bros., Toronto  
Architect—Raymond Card, Toronto  
Heating Contractor—J. G. Jackson, Toronto



### Increased Comfort for Tenants Decreased Fuel Bills for Owners

The 96-suite Renfrew, Toronto, has been built by Grimshaw Brothers to provide apartment accommodation offering all modern conveniences and comforts at modest rentals. The Dunham Differential Vacuum Heating System has been installed in this apartment group, and in twenty-five other new Canadian apartment buildings, because it satisfies, as no other system can, the dual requirement of maximum comfort for occupants at a minimum of operating expense.

The Dunham Differential System guarantees unique comfort conditions because it circulates steam that is "hot", or "medium hot", or even "luke-warm" depending upon the weather. There is little or no overheating even in the mildest weather because the heat supply can be varied just as the weather dictates.

Because there is no overheating, waste of fuel is reduced to a minimum. Proven performance and tests show an annual saving of 25% and more in fuel bills, over ordinary heating systems.



### LOOK FOR THE NAME DUNHAM

The Dunham Differential Vacuum Heating System and individual parts of the apparatus used in this system are fully protected by Canadian Patents Nos. 282,193, 282,194 and 282,195 and U. S. Patents Nos. 1,644,114 and 1,706,401. Additional patents in Canada, the United States and foreign countries are pending.

These are the reasons why the owners of more than 100 of Canada's finest new office buildings, factories, hotels, apartments and other commercial structures are installing the Dunham Differential System.

Our engineers will gladly co-operate with you through the professions and trades in the solution of heating problems.

### HOW MUCH SAVING?

A test of fuel consumption conducted in the exclusive Montreal apartment building, 130 McGregor Street, in December, 1929, showed a saving of 45.25% for Dunham Differential System operation over vacuum return line operation. Records of operating costs for any installation will be gladly placed at your disposal.

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"The heating system that 'changes gears' with the weather"

## People and Events

Conducted by The Flaneur

IF WE were asked to name the national dish of England, we should certainly say "roast beef." Yet, when we come to consider it, cheese would make a very good second. The growing popularity of cheese has made it seem a necessity; and its use has spread among all nations. Also, it has become popular with all classes. It used to be considered the working-man's stand-by; but now it is seen on the most fashionable dining-tables. In fact, it is regarded as a favourite dish of the epicure. It is quite as important to be conversant with the various makes of cheese, as with the different brands of wine.

Canada long ago attained to fame for her cheese manufactures. In fact, Ontario boasted a poet in Ingersoll by name, McIntyre, whose chief theme was cheese. Years ago, at an International Exhibition in London, Canada obtained the medal for first place in cheese. The late Queen Alexandra visited the Exhibition and found herself by the Canadian booth. She noticed the words, "first prize," over an immense cheese. She thereupon asked a Canadian official standing near, if it was true that Canada surpassed Denmark (her native land), in the making of cheese.

"Yes, Your Majesty," replied the Canadian. "Canada has the best cheese; but Denmark has the best butter, . . . and the best queens." The Canadian official was rewarded by the sweetest smile in Europe — a smile that her grandson, the present Prince of Wales, has inherited.

There is a story told about the birth of cheese, which is good enough to be true. A traveller in Asia sat down one evening to refresh himself with a drink of milk which he carried in a sack made of a sheep's stomach. When he tipped this primitive bottle to his lips, instead of good milk, only a sickish fluid flowed down his throat. Curious, he cut open the sack and found, at the bottom, the first cheese, which had been formed by the action on the milk of the rennin in the not-completely-dried sheep's stomach. Of course, said the cheese expert, Marie Beynon Rey, that is the way the first cheese was made.

You know the Edam cheese — made in little round red cannon balls, from which the top must be cut, prettily scalloping it with an Edam knife. If you were to take a cruise on the canals of Holland, in the neighborhood of Volendam, you would probably come upon Edam, its grassy banks dipping their toes in the canal—and on this vivid green carpet lie, as though Edam were expecting a siege, hundreds upon hundreds of red and yellow balls. But, if you dare to land you will find only a quiet little river and a village of about forty houses, which nevertheless, has made its name known, a household word throughout the world. Go to Alkmaar where cheeses are auctioned every Friday. On Thursday, wagons and boats, laden with cannon balls, come to town from every direction. The scales in the three-century-old weigh-house are got ready, and, to the strains of the wedding march from "Lohengrin" (can you believe it?) played on a wonderful old carillon, the bidding begins. Sometimes 125,000 little Edams are sold in a single day.

FASHIONS are more than usually interesting this spring, as momentous changes are prophesied, such as long skirts and large hats. However, those who were afraid that women would once more be ordered to trail the skirts of street costumes through dirty highways may be comforted. No change so reactionary as that is contemplated. Women may rest assured that the freedom from absurd and unsanitary styles, so recently won, will not be taken from them. We speak as if woman were not a free agent in the matter of styles. But, indeed, no one is free from obedience to fashion's verdict in a variety of matters.

Automobile manufacturers are now complaining that the changing fashions in colours are seriously affecting their industry. It would take six months, in the arrangement of enamelling shops, to carry out certain changes in colour; and by that time, fashion may have made another change. And there is no one to tell the unhappy manufacturer what tints are to be fashionable next year. In truth, we know not who makes the fashions in gowns, automobiles or kitchenware; and the game of following the fashions is largely a matter of guess work.

ON THE last day of January, Convocation Hall of the University of Toronto saw a notable gathering to witness the installation of Rev. Edward Wilson Wallace, D.D., as chancellor and president of Victoria University, in succession to Dr. R. P. Bowles, who, for many years, had acceptably filled that position. The Chancellor-Elect was presented by Mr.

J. R. L. Starr, K.C., and the installation was made by Hon. N. W. Rowell, with Toronto's "grand old man," Rt. Hon. Sir William Mulock, giving greetings from the University of Toronto at the close of a stately service. Dignitaries from church and state, in many varied garbs and gowns, lent picturesqueness to the scene. Twenty-nine Canadian colleges were represented by delegates and twenty-nine representatives from American colleges were also present. It was a cosmopolitan gathering, with the spirit of brotherhood everywhere in evidence. "Old boys" were there by the score, renewing old friendships, living over again old pranks and expressing, on all hands, pride in their university.

Dr. Wallace comes to his new office with the highest qualifications. He has a hereditary right to a position at Victoria, as his father, now retired from the active work of the classroom, was Dean of Theology and lecturer on the New Testament in Victoria College for many years. The new chancellor was born in Cobourg, in the days when Victoria College made glad that historic town. The traditional song, "On the Old Ontario Strand," was sung once more, as the new chancellor took his place. In 1904, Dr. Wallace took the degree of B.A. from Victoria, and in 1906, he became a B.D. He took the degree of Master of Arts in education at Columbia University in 1921, and in the same year received the honorary degree of Doctor of Divinity from his alma mater. In 1906 he was appointed to West China, under the Methodist Church, Canada, and for the first term he had charge of the boys' primary schools. In 1912, he was appointed Secretary of the West China Christian Educational Union and Professor of Educational Administration by the Board of Governors of West China Union University. Possessed of scholarship, and sympathy with the ideals of the young student, Dr. Wallace is eminently suited to be the head of a great university. Under his leadership, Victoria

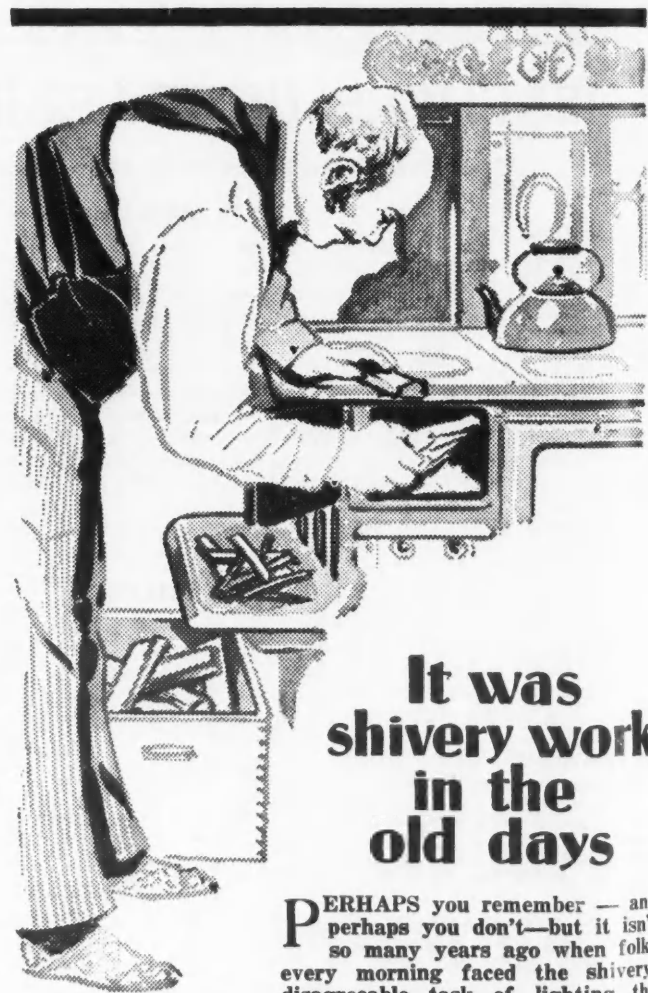
University may reach even loftier heights than she has already attained.

THERE seems to be a fashion in heroes and heroines, as well as in skirts and shoes. The hero has certainly improved since the days of Rochester and Guy Livingstone. St. Elmo was a hero dear to our grandmothers; but we do not think that he would suit the modern world. The cave man hero was immensely popular for a while, but he is on the wane. As for the heroine, the up-to-date lady is athletic and devoid of nerves, and calls her sweetheart "old bean." Not long ago, I read a new novel which contained a most refreshing heroine of the good old romantic order. She bore the name of Joyce Davenport and bloomed in a story by our own Virna Sheard, a well-known Toronto writer. "Fortune Turns Her Wheel" is the name of this Elizabethan romance, and Joyce is a heroine after our own heart. She is beautiful, spirited and does not refer to love as "sex instinct." She is of the company of Amy Robarts and Beatrix Esmond and wouldn't have a word to say to Freud. Altogether, she is a winsome lass, and we do not wonder that even Queen Elizabeth became her friend. It is worth while to wade through much modern fiction to find this flower blooming.

We are accustomed to think of Virna Sheard as a poet; and are surprised to find that several of her novels have been published. Just here we may say that we believe she has written the strongest poem on public questions written by a Canadian woman. Most of our women writers of verse content themselves with lines on gardens or birds or old furniture. No one surpasses Virna Sheard in dainty poems on flowers, but she is at her best in these lines, "The Dictator," which were published originally, we believe, in the Toronto "Globe."

"Lenin is dead!" Take for his winding-sheet a flag blood-red—  
Fasten a cap of crimson on his head,  
Call a dumb priest, lest any prayer be said,  
Lenin is dead."

IF YOU travel to the Holy Cross Cemetery, at Malden, Massachusetts, you arrive, face to face, with one of the most astonishing spectacles of



### It was shivery work in the old days

PERHAPS you remember — and perhaps you don't—but it isn't so many years ago when folks every morning faced the shivery, disagreeable task of lighting the kitchen range.

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NEAR DEATH

Queen Victoria of Sweden, 67, who is in a critical condition at her winter home in Rome with lung and heart trouble.

—Wide World Photos.

today. So writes one who has visited a spot which has become a veritable shrine.

It is sixty years since Father Power was buried in that cemetery, and in the month of October last strange cures were reported to have been worked in the case of visitors to the tomb. On a Sunday, in the autumn, it is said that 250,000 persons visited the grave, coming from New England, Canada and even New York. The Church is reticent on the subject of "miracles", but the stories of cures are many and enthusiastic. A vivid account of the scenes near the grave is of interest:—

"It is Monday morning. On Sunday 250,000 people had visited the grave. All Sunday night, thousands had kept vigil near it. A slashing rain blows across the cemetery on Monday morning. A little girl hobbles up to the grave on crutches. An old woman bares her knee and rests it on the muddy stone. A sturdy young woman places a newspaper on the corner of the slab and lays a scrofulous-looking baby upon it. ... Women on whose faces disease has engraved itself, crippled children,

men in wheeling-chairs, pause at the grave and pray. And one prays with them fiercely, for the sight of so much misery softens the soul."

Such is the account given by a priest who visits the scene. His story concludes: "Are these miracles? Who would dare to say they were as yet? And who could have so little faith as to say that they were not miracles? One fact is certain: men, women and children have entered those cemetery gates, helpless, diseased, they have gone away, professing that their ailments had left them."

A Boston reporter has investigated some of the professed cures. The most remarkable was that of eighteen-year-old Laura Moody, afflicted with an incurable spinal deformity.

She is now walking, and the reporter found her "agile and happy."

The staff physician at the hospital where Miss Moody had spent several months says that the recovery of Miss Moody can justly be classed as a "miracle". Others insist on regarding her case as slightly hysterical. Of course, the trouble is that certain papers of tabloid tendencies are striving to make a sensation out of these

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or lies in the shade of the Royal Gru-Gru, you can ride a bike to golf links or beach, stopping en route at Tom Moore's for a native fruit cup, and get back in time to dress for swimming, dining and dancing at your hotel—the Hamilton. You know the Hamilton has a fine outdoor pool if you prefer that to an outdoor ocean.

Besides being the largest hotel in Bermuda, the Hamilton's central location saves you lots of pedalling, and the Hamilton's appointments and service save you lots of regrets. EVERYBODY'S at the Hamilton but everybody isn't.

Permanent accommodations guaranteed upon arrival, either winter or summer. Apply to any Travel Agent; our New York Office, 415 Fifth Ave.; or direct to Glenwood J. Sherrard, Manager.

**HAMILTON HOTEL BERMUDA**

pilgrimages to the cemetery, in spite of the effect of the Church to avoid studiously any word or any action that would seem either to encourage or to discourage "this drama of real life that is energizing about the grave of this obscure priest."

IT IS not often, in these psycho-analysis days, that one finds in a novel a heroine of what we call the romantic type. There are shrewd and even sympathetic heroines in the pages of modern fiction; but there are few of them who are not so sophisticated as to make the mere reader feel quite inferior. We came by a happy chance the other day upon Virna Sheard's latest novel, "Fortune Turns Her Wheel," and, before we had read many pages, we were entirely captured by the fresh charms of Joyce Davenport, who had a difficult part to play in dodging a stern father and managing a jealous lover. Joyce belongs to the days of Queen Elizabeth, and might have been own sister to Amy Robsart, though she is luckier than that ill-fated beauty. Of course, Joyce is beautiful—with a brilliant loveliness which makes the chic qualities of to-day seem rather faded.

The writer of "Fortune Turns Her Wheel" is a Toronto woman who has an assured place in Canadian letters. Mrs. Sheard, herself, has retained much of the radiance of youth, although she proudly mentions her various grandsons. She was married when quite young to Dr. Charles Sheard, of Toronto, at one time Medical Health Officer for Toronto. In spite of the cares of a home and the training of four stalwart sons, Mrs. Sheard always found time to write a melodious snatch of verse or a sparkling story. Her poetry follows the tradition of song and fragrance and shows the love of beauty which is ever at the heart of the world. Gardens are her favourite haunt, and those who have seen her roses at her island home are not surprised at the appeal of her flower songs. Her latest production is a charming tale.

### An Uncanny Romance

"THE MASTER OF THE DAY OF JUDGEMENT," by Leo Perutz; Longmans, Green and Company, Toronto; \$2.00.

By JEAN GRAHAM

THERE is a hackneyed description of a light and airy novel which declares, "This is just the book to read in a hammock on a summer afternoon." No one could conscientiously place this book in the class of hammock fiction. Mysterious deaths, apparently suicide, are followed by an investigation which terminates in an extraordinary discovery. Science, of the most advanced order, is at the finger-tips of the investigations:—and

history yields them her most uncanny secrets. It is a chase for the criminal which makes even the adventures of Sherlock Holmes seem quite amateurish. The sufferings of the various victims, who finally choose to leave the world are described in an all-too-graphic fashion, and the reader almost catches a gleam of the unearthly colour which is "blood and sin and

fire." This story is a marvellous disclosure of a diseased imagination, but it is not soothing, and it is quite capable of producing a sleepless night. Altogether, it is a brilliant and unforgettable piece of work.

The narrative has been compared to the unearthly romances by Edgar Allan Poe—but Poe could not have written it—nor could Sir Arthur Con-

an Doyle. Such stories are not written by Englishmen nor Americans. They are an export of Italy or of Austria, and seldom make for health. Sienna and Vienna have compounded this tale—but readers in London and New York will pay for the publishing. Yes, it is a horrible story; but you will read it—and you will not forget it.

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### MOTOR TOURS IN GREAT BRITAIN

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Three types of cars are used for these tours—Private Automobile—Observation Coach de Luxe—Holiday Motor Coach.

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Steamship Passages Arranged by All Lines.

## French and American Art

By C. C. MacKay

THE collection on view at the Toronto Art Gallery this month, indicated as that of four modern French painters proves on investigation to be the works of one French woman, a Russian, a Pole, and a Spaniard. It would perhaps be more accurate to call them Paris painters, as the word French suggests a nationality and the name Paris, in questions of painting, does not. Despite their origins, these painters are all distinctively Parisian in character. It is true that at least half the painters in Paris today have foreign names, yet the city justly claims them, as it is there they all receive the more telling part of their

education, and from the strangely mixed artistic society only to be found there they draw their ideas and inspiration.

The paintings of G. Gallibert are the most joyous, the most delightfully satisfactory of the group. Her color is exquisitely fresh and admirably handled, lending refreshing variety to her compositions, as in "Ville Franche." This canvas, and "Tour Eiffel et la Seine" perhaps show her at her best. In them she displays an irrepressible enthusiasm in her handling of subjects of great complexity, and an infectious love for swift movement in the lines of her composition. Again

in the two pictures, "Troupeaux en Camargue," and "Chevaux en Camargue" we find her handling with this same joyousness the rounded forms of the horses, pausing breathlessly in the general atmosphere of light swift movement she creates in her treatment of the mane, the tail, the lightly suggested landscape. For all her delicacy and speed, the forms are, if not vigorous, at least solid and firm. So too, her color, though restrained, is rich and responsive. "Paysage de Corse" is another delightful work, in which her exquisite taste, apparent in all these canvases, and her transparent pigment allow her to treat the melodramatic beauty of Corsica with discrimination.

Simka Simkhovitch, The Russian of the group, is a long leap from the dancing clarity and swift sureness of

the young French painter. Here we come into a world of soft rounded forms, lacking the other painter's solidity, but possessing a sort of dreamlike quality in direct contrast to the other's precision. The pictures are somehow reminiscent of the sleeping garden, for despite the circus subjects, and the consequent violent gestures, all the figures seem to be completely at rest, in an unreal repose, as if touched by an enchantment of sleep. This is perhaps the secret of his charm. He takes the pose he likes, that calls to his mind the possibility of a composition, and which due to some predilection is unusually one in the middle of violent movement. Then, delicately, he removes from the figure all suggestion of strain, and of even the possibility of future movement, and proceeds to weave it into a restful composition of his own making. His paintings recall, not only in subject, but in atmosphere, those of Seurat, but without the spots. There are the same ever repeated, ever varied rounded forms, the same impressions of haziness, the same extreme dislike for the angular, the abrupt. All the figures of this painter, no matter what their age may have been, become children again, with the jointless roundness, the unused softness of children. All parts of the picture melt into the adjacent parts with no sudden break, no sudden change of direction. Every form, circular, or spherical, harmonizes with every other part of the picture. Only one's first impression is not entirely favorable. One's first instinctive judgment is "Sentimental color,"—and I am now entirely sure that the first impression is wrong.

Now for Menkes. He was born in Lwow, and that bit of information and a view of his paintings inspired in an irreverent acquaintance the following lines which I have the author's permission to quote.

"There was a young artist from Lvov Whose painting was all in the rrvov. He said: 'Yes I know, And I wouldn't mind o-

ny the R. A.'s all gather and scovv." Not a very remarkable limerick, perhaps, but anything seems hilariously funny after one has become infinitely depressed looking at Menkes' pictures. Just what is the interest in them? Form? No. Line? No. Color? Heavens, no. Atmosphere? Perhaps—a dirty, back of a dark shop on a dull day atmosphere that misses its effect by over-emphasis. Over-emphasis is the root of all his evil, I think; he tries for force, and achieves only violence. And violence in pictures results in an interest not aesthetic but literary. It is a giveaway that the most memorable is the most literary, "Les Jeunes Talmudistes," which has the formal value of an enlarged photograph, which indeed it resembles.

The work of the young Spaniard, Pedro Pruna, who despite his youth is already so well known as a decorator, seems, to judge from this collection, to be still in the experimental stage. It is as well in seeing his pictures to remember that his mature work is still ahead of him. He is at present strongly under certain influences, chiefly those of the group reviving classic, even Hellenistic fashions in paintings. We find this exponent of the class of fashion painting pictures that are at times almost parodies of the Hellenistic paintings in wax, the Pompeian paintings, of works of the late 16th century at times—in the latter even attempting to reproduce much-restored shiny cracked surface. In "Le Fichu Marron," he uses a thick pigment to suggest wax, the Hellenistic medium, and uses the curiously unattractive red-browns and dark blues one finds in certain of these works in the British Museum. The Pompeian reds he reproduces with the same care. To tell the truth, he has little color-sense of his own—when working without an obvious model such as the Pompeian to guide him he is a timid colorist, and it is better so. In some otherwise excellent line drawings, such as "Aeroplane" he attempts to enliven the picture by dabbling it with meaningless splotches of palest pinks and blues. At other times he is unnecessarily harsh. Never is he so thoroughly satisfying as in "Caroline," in which he restricts himself to greys unrelieved. Here we find excellent modelling, fine design, sureness of touch. He has at all time beautiful line, and a clear vision of what he wants to do at the moment, only one can not always see just why he wanted to do it. One could wish for more virility, and more independence.

THE water colors from the Cleveland School of American Painters shows amazing results that we may well envy. Our vigorous young art movement has left water color to one side as a medium, and there is nothing in Canada to equal this showing in beauty and in technical achievement. Indeed, we see, in comparing the Canadian collection in the next room, that a true water color technique, such as has been evolved in Cleveland, does not exist in Canada at all. For the Cana-

# Trustworthy for 48 Years

Canada's Oldest Trust Company  
offers you half-a-century of Safety and Progress  
in Trust Services

### New Records Established in 1929

The history of The Toronto General Trusts Corporation has been one of continuous growth since 1882. Splendid progress was made during 1929—progress which illustrates both the forward looking policy of the Corporation and the solid strength on which this is supported. The Annual Report shows the following interesting developments:

**Total Assets**  
Total Assets increased by \$13,680,000.  
Now \$195,495,000.  
An increase of over \$25,000,000 in two years.

**Capital**  
\$500,000 of new Stock was issued during the Year  
Now \$3,000,000.  
An increase of \$1,000,000 in two years.

**Reserve**  
\$650,000 transferred to Reserve. Now \$3,750,000.  
An increase of \$1,150,000 in two years.

**New Savings Department**  
A striking feature of the year was the success of the new Savings Department which was opened at the beginning of April, and in nine months accumulated deposits of over \$2,000,000. Interest is paid at four per cent.

All property under administration by the Corporation is held in three separate accounts. Two contain the Estates or Funds managed in trust for Clients, the third the Corporation's own funds.

**I**  
**Estates and Agencies Account:**  
Assets of Estates held in trust for Beneficiaries under Wills, etc. \$172,507,039

**II**  
**Guaranteed Trusts Account:**  
Funds held in trust for Investors in our Guaranteed Certificates 13,811,885  
Our Savings Depositors 2,065,660  
Payment of Interest and Capital is guaranteed by the Corporation

**III**  
**Capital Account:**  
Funds belonging to Shareholders Capital, Reserve and undivided Profits 6,967,412  
Income Tax, declared Dividend, unearned Rents 142,854  
\$195,494,850

The Capital, Reserve and undivided profits of nearly \$7,000,000, belonging to the Shareholders—that is to the Corporation itself—is the financial guarantee the Corporation brings to the management of Client's property.

### Branch Opened in Calgary

A new Branch was opened in Calgary in July to serve the interests of clients in Alberta. A five storey office building with modern Safe Deposit Vaults is being built there at a cost of \$250,000. This makes the third Branch to be opened in three years—Montreal, 1927; Regina, 1928. The Corporation now has seven branches.

### New Winnipeg Office

The Winnipeg Office was moved to a larger and more modern office building at Portage and Smith. It now has ample accommodation and is more conveniently located.

### Corporate Trusts

A large number of appointments were received as Transfer Agent and Registrar, and as Trustee under Bond Issues. The new office in Calgary has enabled the Corporation to extend its services in these respects to companies and firms in Alberta.

The Corporation now has a Branch organization which extends from Toronto and Montreal, across Canada to Vancouver. Such an organization enables it to have accurate knowledge of local conditions everywhere which, combined with the Corporation's great financial strength, makes it the ideal executor and trustee for Canadian estates.

"COPY OF ANNUAL REPORT GIVING FULL DETAILS MAILED ON REQUEST"

## The TORONTO GENERAL TRUSTS CORPORATION

Total Assets over \$195,000,000

Hon. N. W. Rowell, K.C., LL.D., President

W. G. Watson, General Manager

TORONTO — MONTREAL — OTTAWA — WINNIPEG — REGINA — SASKATOON — CALGARY — VANCOUVER



## BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of THREE per cent. upon the paid up Capital Stock of this Institution has been declared for the current quarter, payable on and after SATURDAY, the FIRST day of MARCH next, to Shareholders of record of 31st January, 1930.

By Order of the Board,  
H. B. MACKENZIE,  
General Manager.  
Montreal, 21st January, 1930.

## IMPERIAL OIL, Limited

## DIVIDEND

Notice to Shareholders and the Holders of Share Warrants  
Notice is hereby given that a dividend of Twelve and One-Half cents (12½c) per share has been declared by the Directors of the Company and that the same will be payable in respect of shares specified in any share warrant of the Company of the 1929 issue within three days after the Coupon Serial Number TWENTY-FOUR (24) of such share warrant has been presented and delivered to the Company.

The Royal Bank of Canada, Toronto, Ontario, or at the office of:  
Imperial Oil, Limited,  
56 Church Street,  
Toronto, Ontario,  
such presentation and delivery to be made on or after the  
1st day of March, 1930.

Payment to Shareholders of record at the close of business on the 15th day of February, 1930, (and whose shares are represented by share certificates of the 1929 issue) will be made on or after the 1st day of March, 1930.

The books of the Company for the transfer of shares will be closed from the close of business on the 15th day of February, 1930, to the close of business on the 25th day of February, 1930.

BY ORDER OF THE BOARD,  
F. E. HOLBROOK,  
Secretary.  
56 Church Street,  
Toronto, Ontario.

## BRAZILIAN TRACTION, LIGHT AND POWER COMPANY, Limited

(Incorporated under the Laws of the Dominion of Canada)

## STOCK DIVIDEND

NOTICE IS HEREBY GIVEN that the Board of Directors of this Company has declared a stock dividend of 1% (1/100) on the Company's ordinary shares of no par value to shareholders of record on the 31st day of January, 1930. The shares comprising such stock dividend will rank for the regular cash dividend as from 1st March 1930. Definitive certificates and/or fractional certificates will be forwarded to each shareholder on or about 1st March 1930. No dividends will be paid in respect of a fractional part of a share but such fractions when converted into whole shares will rank for dividend as from 1st March 1930.

Holders of fractions can either sell the same or purchase sufficient additional fractions to make up a whole share, and should arrange for such adjustments through their bankers or brokers as soon as possible after receipt of the fractional certificates. Where necessary fractional certificates may be split into smaller denominations and to facilitate distribution whole shares may be split into fractions but no splits of whole shares will be allowed after 30th April 1930. Applications for splits must be made to the Company's transfer agent, National Trust Company, Limited, Toronto or Montreal, for the convenience of European shareholders applications may be sent through the London agents of the Company under conditions particulars of which may be obtained from the agents.

By Order of the Board,  
A. W. ADAMS,  
Secretary.  
Dated at Toronto, Canada, this 5th day of February, 1930.

## The Corrugated Paper Box Company, Limited

## DIVIDEND NOTICE

A dividend of one and three-quarters per cent. (1¾%) for the quarter ending the 28th of February, 1930, being at the rate of seven per cent. (7%) per annum, has been declared payable on the 1st of March, 1930, to the shareholders of record at the close of business on February 15th, 1930.

By Order of the Board,  
A. T. WHEALY,  
Secretary.  
Toronto, February 4th, 1930.

## DIVIDEND NO. 10

## Hiram Walker-Gooderham &amp; Worts, Limited

Formerly Hiram Walker's Limited

Notice is hereby given that quarterly dividend (No. 10) of twenty-five (25c) cents per share has been declared on the 10 per cent. capital stock of this company. This dividend is payable March 1st, 1930, to shareholders of record at the close of business on February 21, 1930.

By Order of the Board,  
FLETCHER RUARK,  
Secretary and Treasurer.  
Walkerville, Ont., February 7, 1930.

## DIVIDEND NUMBER 108

## Hollinger Consolidated Gold Mines, Limited

A dividend of 1% on the outstanding Capital Stock of the Company has been declared payable on the 25th day of February, 1930, on which date cheques will be mailed to shareholders of record at the close of business on the 15th day of February, 1930.

Dated the 4th day of February, 1930.  
I. McVOR,  
Assistant-Treasurer.

## Canada Vinegars Limited.

Notice is hereby given that a Dividend of Forty Cents (40c) per share has been declared on the No Par Value Common Stock of the Company for the quarter ending February 28th, 1930, payable March 1st, 1930, to Shareholders of record at the close of business on February 15th, 1930.

By Order of the Board,  
P. L. HOWELL,  
Secretary.  
Toronto, Ont., February 10th, 1930.



MR. CHURCHILL AT BRISTOL UNIVERSITY  
Mr. Churchill in his robes as Chancellor of the University, with Admiral Sir Roger Keyes, Miss Margaret Bondfield, Minister of Labor, and Mr. Philip Snowden, Chancellor of the Exchequer.

dian watercolorist forgets the opportunities offered by his medium, and considers it necessary to cover his whole paper with color, going to work much as he would in an oil medium. But in the American collection we see a large group of men and women with a highly developed and distinctive technique. Touching their color to the paper with certainty and ease, leaving large parts of the paper uncovered, and making full use of its surface, they construct their composition sparingly and with subtle suggestiveness. Most of them have with this admirable deftness, a rich color-sense and fine design. Outstanding in the group are the pictures of Glenn Shaw, particularly "Mountain Churchyard, Sicily," Mrs. Glenn Shaw's "Corner of Taormina," and "Monte Mola," the two splendid pictures of Grace V. Kelly, "House Top and Harbor," and "Plough Horses of the Sea"; Ora Colman, "Portage Playground" and "Road to the Harbor"; Paul Shively, "Bundysbury Meadows," William Eastman, "The Street of Windmills," and Carl Broehmel, "Tropical Sunlight," the latter particularly fine in color; and Frank Wilcox, "Contraband," and "The Gale." All of these are works one gladly lingers with, the more delightful in that the artists have so wisely left room to the imagination, and by telling notes of color that bring out the planes, allow the spectator to contribute his own interest to the reconstruction of the scene. With a wisely exercised gift of selection, they present us the essentials only, and avoid of all finicking detail.

IT IS difficult to do justice to the important collection of British etchings after a first view. As always, with so numerous a show of small works, all demanding close attention, one is dazzled after a short time. Yet this large collection, containing the works of all or most of the outstanding British etchers, old or young, demands the most serious consideration. We have rarely had such a representative exhibit here in Toronto, familiar as we are with the works that are constantly coming across to us. Most of the names are well-known, and little need be said of the etchings of Frank Brangwyn, of Sir D. Y. Cameron, of Sydney Lee, Nevinson, and so many others whose names are household words. Laura Knight's "Southern Blonde" is one of the finest of the lot. The many etchings of Augustus John are rather disappointing, lacking so much of the power one finds in his more recent work in color. Kenneth Holmes has some excellent things, and Sydney Lee's "Sleeping Square" is a lovely romantic composition. There is nothing by Belcher in the group, but Stanley Anderson and Edmund Blampied exhibit the character studies that are always attractive among British etchings.

To be sure, the collection, as is natural, lacks the variety one would find in the field in other countries. The atmospheric, and a lack of interest in recent experiment in art characterize the English etchers as a rule. Yet one group is detached from the atmospheric school, and display an interest—a revival of interest—in precise line, and in linear construction as against the almost universal interest in masses of light and shade. For this reason as well as for their outstanding merit, the etchings of Ian Strang, and Allan McNab, William Morgan and F. L. Griggs exercise a special attraction. Morgan does some capital Durerizing in imaginative subjects. The rest are architectural. The works of Griggs are reconstructions of an ideal early English cathedral architecture, wrought with a massive imagination—imposing creations, in "Ex Anglia Perduta," "The Minister," and "Sarraas." Strang's "Alcazar, Toledo," and "The Dome of St. Paul's" are among the finest of the collection, and McNab's "Scilla," and "Quays, Oran," display a daring sense of composition. These etchings, in their powerful construction and precision of line, are the reverse of photographic, the fault that may be

found with so many of the others. They are pure design.

Job Nixon's "Romantic Village" is an admirable effect of nightmare. "The Dancer," by Ian MacNab, stands shivering alone, the solitary example among 213 etchings of lightly suggested composition in the modern style.

Space forbids detailed consideration of the Chinese paintings lent by the Royal Ontario Museum. Here one can only mention that they are among the finest of our celebrated collection of Chinese art and deserve special consideration at a later date.

THE exhibition of Charles Comford, that has been on view at the Westminster Hotel is an attractive one among the one-man exhibits that have recently been on show. This artist, well-known and admired among Canadian artists, displays as ever an excellent sense of design, and fine color, and is one of the delightful interpreters of Canadian landscape.

THE Grange Craft Shop, handling exclusively the work of the younger Canadian school of artists, is showing at the present the paintings of Tom Stone, the young artist of promise whose work was reviewed in these columns some weeks ago. This artist, as we have before mentioned, shows some hesitation as yet, and a rather bewildering variety of influences, from which he has not yet extracted what may be his mature style. His gift for the moment is dangerously near to mimicry, yet there are indications that out of all this, with the acquisition of sincerity and taste, may come work of lasting merit.

## Note and Comment

(Continued from Page 6)

he certainly would not click his heels together and make a bow in a favored civilian style, as if to say, "So long, colonel." The producer must be under the impression that this is the usual way of bidding farewell in Germany. Even if it were not so, it is 'deplace' in this scene. It takes the whole effect away. The audience does not know if it should be sorry for the poor fellow or cry, or smile. Occasionally one laughs.

"MAN AND SUPERMAN." Bernard Shaw's play which is famous for the most daring and unorthodox love scene in the whole gamut of comedy drama, will be presented during the week of February 24th at the Royal Alexandra Theatre.

Maurice Colbourne, Barry Jones and the Maurice Colbourne Company will offer this, their outstanding production of the present tour, and the engagement will be in response to the public's demand for the return of these brilliant London artists in the Shaw piece which dares to tell the truth about the love chase.

Man's pursuit by woman is the theme of this great comedy of the wood and the wed, a play in which Romeo is a very chastened Don Juan, except when he calls his adored one a spider, a boat-constructor and a tame elephant.

It is woman's business to get married as soon as she can, and man's business to stay single as long as possible," according to Bernard Shaw. In unrivalled fashion he expounds his theory in "Man and Superman," making it one of his most enchanting as well as daring accomplishments in the realm of the theatre.

The magnificent work of the Maurice Colbourne Company during its two



W. C. C. INNES

As Napoleon in Shaw's "Man of Destiny," a production of the Port Credit Operatic and Dramatic Society.

earlier engagements this season insures another week's matchless stage fare at the Royal Alexandra Theatre when the Shavians return.

The Toronto Kindergarten Association announces a Course of Lectures by Miss Mary Adair, graduate of the Toronto Normal School, and recent Head of the Kindergarten Department in Philadelphia Normal School. They will be given in the Toronto Art Gallery. Miss Adair has had wide experience in training students, in Summer School work and in lecturing to Parent-Teacher Clubs. The Association considers that these lectures will prove of interest to parents, psychiatrists and all interested in Child Welfare.

MEN only will be admitted to the Social Hygiene Council's usual Sunday evening lecture, in Hygeia House, No. 40 Elm Street, this Sunday, February 16.

Dr. F. S. Farney, of the Department of National Health, will speak on "Venereal Diseases." Dr. Farney is one of Canada's leading authorities on the subject, and while the address will be strictly non-technical, it will be calculated to bring the knowledge of the intelligent lay-man entirely up to date, in connection with this grave social problem.

"Hello, Jim, I haven't seen you for ten years. How's things?"

"Not so good."

"How's that? The last time we met you were drawing down ten thousand a month for your child wonder. What happened?"

"He grew up on me."—Louisville Courier-Journal.

When first we heard of the permanent wave,

We hoped that it might haste

The dawn of the day when a woman would have

Also a permanent waist.

—Buffalo Evening News.



In Thirty-Two Countries

AFTER your goods are sold, the collection of your accounts quickly and economically is an all-important factor.

Besides profiting by our intimate knowledge of shippers' requirements, collections lodged with us have the benefit of our branch system covering Canada and 31 other countries.

Ask for our booklet  
"FINANCING FOREIGN TRADE"

## The Royal Bank of Canada

Serving Canada Since 1869

G918

Tests made by efficiency experts show that the best temperature "for real hard work indoors" is between 65 and 70 degrees. Er—and is there any known standard for, say just medium hard work?—Philadelphia Inquirer.

Judging by the alimony they get, some of these grass widows make hay while the sun shines.—Miami News.

Like the skirts, the days are lengthening very, very slowly.—Springfield Union.

## THE TRUSTS AND GUARANTEE COMPANY LIMITED

## 33rd Annual Statement

BALANCE SHEET, DECEMBER 31st, 1929

ASSETS		LIABILITIES	
Capital Account		Capital Account	
Office Premises—		Capital stock subscribed.....	\$2,000,000.00
Safety Deposit Vaults:		Capital fully paid.....	1,960,000.00
Toronto, Calgary and Brantford	\$ 246,160.77	Capital partly paid.....	14,228.13
The Trusts Buildings, Limited,			\$1,974,228.13
Shares. (See footnote to Balance Sheet, December 31, 1920).		Sundry Accounts payable.....	1,314.15
Office Furniture.....	25,000.00	Dividends declared and unpaid due January 1st, 1930.....	50,227.29
Real Estate—held for sale.....	206,840.88	Profit and Loss, balance.....	219,883.84
Mortgages—			
Principal.....	\$110,044.13		
Interest.....	4,241.45		
Loans on Stocks, Bonds and other Securities.....	114,285.58		
Canadian Municipalities Bonds.....	157,698.99		
Other Bonds and Debentures.....	121,171.70		
Stocks.....	735,504.22		
Cash in Chartered Banks.....	297,579.57		
Cash on Hand.....	82,089.88		
Other Assets.....	22,419.37		
	245,802.45		
	\$2,254,653.41		\$2,254,653.41
Guaranteed Trust Account		Guaranteed Trust Account	
Mortgages—		Trust funds for investment.....	\$5,544,029.50
Principal.....	\$4,632,671.35	Trust deposits.....	1,808,868.04
Interest.....	134,098.67		
	\$4,766,770.02		
Loans on Bonds, etc.....	81,804.00		
Dominion and Provinces of Canada Bonds.....	954,965.21		
Canadian Municipalities and School District Debentures.....	778,570.79		
Other Bonds and Debentures.....	555,000.00		
Cash in Chartered Banks.....	203,160.81		
Cash on Hand.....	12,626.80		
	\$7,352,897.63		\$7,352,897.63
Estates, Trusts and Agency Account		Estates, Trusts and Agency Account	
Funds and Investments.....	\$29,753,837.51	Estates, Trusts and Agency Accounts.....	\$29,753,837.51
	\$39,561,388.55		\$39,561,388.55

JAMES J. WARREN,  
PRESIDENT.

E. B. STOCKDALE,  
GENERAL MANAGER.

We have audited the books for the year ending 31st December, 1929, and verified the cash, bank balances and securities of the Corporation. We have examined the statement and it agrees with the books of the Corporation. After due consideration we have formed an independent opinion as to the position of the Corporation; and with our independent opinion so formed and according to the best of our information and the explanations given us, we certify that in our opinion the statement sets forth fairly and truly the state of the affairs of the Corporation; and that all transactions of the Corporation that have come within our notice have been within the powers of the Corporation.

GEO. EDWARDS, F.C.A. } Auditors  
H. PERCY EDWARDS, F.C.A. }  
of EDWARDS, MORGAN & COMPANY, Chartered Accountants.



## THE MONARCH LIFE ASSURANCE COMPANY

HEAD OFFICE

WINNIPEG

Summary of Twenty-Fourth Annual Report

## A CERTIFICATE OF PROSPERITY

As at Dec. 31st	Assurance in Force	Assets	Premium and Interest Income
1915	\$ 7,747,835.00	\$ 718,800.89	\$ 205,128.04
1922	32,431,349.00	3,000,373.85	1,011,357.04
1929	61,568,608.00	9,001,264.76	2,227,661.68

A Million Dollars Increase in Assets. The Largest Earnings in History of Company. 1929 Interest Earning Power 7.62%. Substantial Additions to Surplus Funds. 98.45% of Invested Assets Consist of Bonds, Mortgages and Policy Loans.

J. A. MACFARLANE, General Manager.

GEORGE J. TELFER, Secretary.

Splendid Opportunities Available for Good Salesmen.





### MOTOR TOURS IN GREAT BRITAIN

"England is a land of marvels and mysteries, and a day in a car in an English country is a day in some fairy museum where all the exhibits are alive and real."

OUR attractive itineraries include Devon, Cornwall, The Lake District, Shakespeare's Country, The Cathedrals, Yorkshire Moors, The Peak of Derbyshire, North Wales, Highlands of Scotland.

Three types of cars are used for these tours—Private Automobile—Observation Coach de Luxe—Holiday Motor Coach.

WRITE FOR PROGRAMME 44.

**THOS. COOK & SON** 65 Yonge St., Toronto

Steamship Passages Arranged by All Lines.

## French and American Art

By C. C. MacKay

THE collection on view at the Toronto Art Gallery this month, indicated as that of four modern French painters proves on investigation to be the works of one French woman, a Russian, a Pole, and a Spaniard. It would perhaps be more accurate to call them Paris painters, as the word French suggests a nationality and the name Paris, in questions of painting, does not. Despite their origins, these painters are all distinctively Parisian in character. It is true that at least half the painters in Paris today have foreign names, yet the city justly claims them, as it is there they all receive the more telling part of their

education, and from the strangely mixed artistic society only to be found there they draw their ideas and inspiration. The paintings of G. Gallibert are the most joyous, the most delightfully satisfactory of the group. Her color is exquisitely fresh and admirably handled, lending refreshing variety to her compositions, as in "Ville Franche." This canvas, and "Tour Eiffel et la Seine" perhaps show her at her best. In them she displays an irrepressible enthusiasm in her handling of subjects of great complexity, and an infectious love for swift movement in the lines of her composition. Again

in the two pictures, "Troupeaux en Camargue," and "Chevaux en Camargue" we find her handling with this same joyousness the rounded forms of the horses, pausing breathlessly in the general atmosphere of light swift movement she creates in her treatment of the mane, the tail, the lightly suggested landscape. For all her delicacy and speed, the forms are, if not vigorous, at least solid and firm. So too, her color, though restrained, is rich and responsive. "Paysage de Corse" is another delightful work, in which her exquisite taste, apparent in all these canvases, and her transparent pigment allow her to treat the melodramatic beauty of Corsica with discrimination. Simka Simkhovitch, The Russian of the group, is a long leap from the dancing clarity and swift sureness of

the young French painter. Here we come into a world of soft rounded forms, lacking the other painter's solidity, but possessing a sort of dreamlike quality in direct contrast to the other's precision. The pictures are somehow reminiscent of the sleeping garden, for despite the circus subjects, and the consequent violent gestures, all the figures seem to be completely at rest, in an unreal repose, as if touched by an enchantment of sleep. This is perhaps the secret of his charm. He takes the pose he likes, that calls to his mind the possibility of a composition, and which due to some predilection is unusually one in the middle of violent movement. Then, delicately, he removes from the figure all suggestion of strain, and of even the possibility of future movement, and proceeds to weave it into a restful composition of his own making. His paintings recall, not only in subject, but in atmosphere, those of Seurat, but without the spots. There are the same ever repeated, ever varied rounded forms, the same impressions of haziness, the same extreme dislike for the angular, the abrupt. All the figures of this painter, no matter what their age may have been, becoming children again, with the jointless roundness, the unused softness of children. All parts of the picture melt into the adjacent parts with no sudden break, no sudden change of direction. Every form, circular, or spherical, harmonizes with every other part of the picture. Only one's first impression is not entirely favorable—his first instinctive judgment is "Sentimental color,"—and I am not entirely sure that the first impression is wrong.

Now for Menkes. He was born in Lwow, and that bit of information and a view of his paintings inspired in an irreverent acquaintance the following lines which I have the author's permission to quote.

"There was a young artist from Lvov Whose painting was all in the rove. He said: 'Yes I know, And I wouldn't mind o-

—nly the R. A.'s all gather and sevyov." Not a very remarkable limerick, perhaps, but anything seems hilariously funny after one has become infinitely depressed looking at Menkes' pictures. Just what is the interest in them? Form? No. Line? No. Color? Heavens, no. Atmosphere? Perhaps—a dirty, back of a dark shop on a dull day atmosphere that misses its effect by over-emphasis. Over-emphasis is the root of all his evil, I think; he tries for force, and achieves only violence. And violence in pictures results in an interest not aesthetic but literary. It is a giveaway that the most memorable is the most literary, "Les Jeunes Talmudistes", which has the formal value of an enlarged photograph, which indeed it resembles.

The work of the young Spaniard, Pedro Pruna, who despite his youth is already so well known as a decorator, seems, to judge from this collection, to be still in the experimental stage. It is as well in seeing his pictures to remember that his mature work is still ahead of him. He is at present strongly under certain influences, chiefly those of the group reviving classic, even Hellenistic fashions in paintings. We find this exponent of the class of fashion painting pictures that are at times almost parodies of the Hellenistic paintings in wax, the Pompeian paintings, of works of the late 16th century at times—in the latter even attempting to reproduce much-restored shiny cracked surface. In "Le Fleuve Maroon," he uses a thick pigment to suggest wax, the Hellenistic medium, and uses the curiously unattractive red-browns and dark blues one finds in certain of these works in the British Museum. The Pompeian reds he reproduces with the same care. To tell the truth, he has little color-sense of his own—when working without an obvious model such as the Pompeian to guide him he is a timid colorist, and it is better so. In some otherwise excellent line drawings, such as "Aeroplane" he attempts to enliven the picture by dabbling it with meaningless splotches of palest pinks and blues. At other times he is unnecessarily harsh. Never is he so thoroughly satisfying as in "Caroline," in which he restricts himself to greys unrelieved. Here we find excellent modelling, fine design, sureness of touch. He has at all times a beautiful line, and a clear vision of what he wants to do at the moment, only one can not always see just why he wanted to do it. One could wish for more virility, and more independence.

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\$500,000 of new Stock was issued during the Year  
Now \$3,000,000.  
An increase of \$1,000,000 in two years.

**Reserve**  
\$650,000 transferred to Reserve. Now \$3,750,000.  
An increase of \$1,150,000 in two years.

**New Savings Department**  
A striking feature of the year was the success of the new Savings Department which was opened at the beginning of April, and in nine months accumulated deposits of over \$2,000,000. Interest is paid at four per cent.

All property under administration by the Corporation is held in three separate accounts. Two contain the Estates or Funds managed in trust for Clients, the third the Corporation's own funds.

I	
Estates and Agencies Account:	
Assets of Estates held in trust for Beneficiaries under Wills, etc.	\$172,507,039
II	
Guaranteed Trusts Account:	
Funds held in trust for Investors in our Guaranteed Certificates	13,811,885
Our Savings Depositors	2,065,660
Payment of Interest and Capital is guaranteed by the Corporation	
III	
Capital Account:	
Funds belonging to Shareholders	6,967,412
Capital, Reserve and undivided Profits	
Income Tax, declared Dividend, unearned	142,854
Rents	
	\$195,494,850

The Capital, Reserve and undivided profits of nearly \$7,000,000, belonging to the Shareholders—that is to the Corporation itself—is the financial guarantee the Corporation brings to the management of Client's property.

### Branch Opened in Calgary

A new Branch was opened in Calgary in July to serve the interests of clients in Alberta. A five storey office building with modern Safe Deposit Vaults is being built there at a cost of \$250,000. This makes the third Branch to be opened in three years—Montreal, 1927; Regina, 1928. The Corporation now has seven branches.

### New Winnipeg Office

The Winnipeg Office was moved to a larger and more modern office building at Portage and Smith. It now has ample accommodation and is more conveniently located.

### Corporate Trusts

A large number of appointments were received as Transfer Agent and Registrar, and as Trustee under Bond Issues. The new office in Calgary has enabled the Corporation to extend its services in these respects to companies and firms in Alberta.

The Corporation now has a Branch organization which extends from Toronto and Montreal, across Canada to Vancouver. Such an organization enables it to have accurate knowledge of local conditions everywhere which, combined with the Corporation's great financial strength, makes it the ideal executor and trustee for Canadian estates.

"COPY OF ANNUAL REPORT GIVING FULL DETAILS MAILED ON REQUEST"

**The TORONTO GENERAL TRUSTS CORPORATION**

Total Assets over \$195,000,000

Hon. N. W. Rowell, K.C., LL.D., President

W. G. Watson, General Manager

TORONTO — MONTREAL — OTTAWA — WINNIPEG — REGINA — SASKATOON — CALGARY — VANCOUVER



## BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of THREE per cent. upon the paid up Capital Stock of this Institution has been declared for the current quarter, payable on and after SATURDAY, the FIRST day of MARCH next, to Shareholders of record of 31st January, 1930.

By Order of the Board.

H. B. MACKENZIE,  
General Manager.

Montreal, 21st January, 1930.

## IMPERIAL OIL, Limited

## DIVIDEND

Notice to Shareholders and the Holders of Share Warrants

Notice is hereby given that a dividend of Twelve and One-Half cents (12½c) per share has been declared by the Directors of the Company and that the same will be payable in respect of shares represented by any share warrant of the Company of the 1929 issue within three days after the closing of business on the 15th day of February, 1930, and whose shares are represented by any share warrant of the Company of the 1929 issue within three days after the closing of business on the 15th day of February, 1930.

By Order of the Board.

F. E. HOLBROOK,  
Secretary.

Imperial Oil, Limited,  
56 Church Street,  
Toronto, Ontario.

such presentation and delivery to be made on or after the 1st day of March, 1930.

Payment to Shareholders of record at the closing of business on the 15th day of February, 1930, and whose shares are represented by any share warrant of the 1929 issue will be made on or after the 1st day of March, 1930.

The books of the Company for the transfer of shares will be closed from the closing of business on the 15th day of February, 1930, to the closing of business on the 15th day of February, 1930.

BY ORDER OF THE BOARD.

F. E. HOLBROOK,  
Secretary.

56 Church Street,  
Toronto, Ontario.

## BRAZILIAN TRACTION, LIGHT AND POWER COMPANY, Limited

(Incorporated under the Laws of the Dominion of Canada)

## STOCK DIVIDEND

NOTICE IS HEREBY GIVEN that the Board of Directors of this Company has declared a stock dividend of 1% (1/100) of the Company's ordinary shares of no par value to shareholders of record on the 31st day of January, 1930. The shares comprising such stock dividend will rank for the regular cash dividend as from 1st March, 1930. Definitive certificates and/or fractional certificates will be forwarded to such shareholders on or about 1st March, 1930. No dividends will be paid in respect of a fractional part of a share but such fractions when converted into whole shares will rank for dividend as from 1st March, 1930.

Holders of fractions can either sell the same or purchase sufficient additional fractions to make up a whole share, and should arrange for such adjustments through their bankers or brokers as soon as possible after receipt of the fractional certificates. Where necessary fractional adjustments may be made by the Company and to facilitate distribution whole shares may be split into fractions not to split of a share will be made after 20th April, 1930. Applications for splits must be made to the Company's transfer agent, National Trust Company, Limited, Toronto or Montreal, but for the convenience of European shareholders applications may be sent through the London agents of the Company under conditions particulars of which may be obtained from the agents.

By Order of the Board.

A. W. ADAMS,  
Secretary.

Dated at Toronto, Canada, this 5th day of February, 1930.

## The Corrugated Paper Box Company, Limited

## DIVIDEND NOTICE

A dividend of one and three-quarters per cent. (1¾%) for the quarter ending the 28th of February, 1930, bearing at the rate of seven per cent. (7%) per annum, has been declared payable on the 1st of March, 1930, to Preference shareholders of record at the closing of business on February 15th, 1930.

By Order of the Board.

A. T. WHEALY,  
Secretary.

Toronto, February 4th, 1930.

## Hiram Walker-Gooderham &amp; Worts, Limited

Formerly Hiram Walker's Limited

Notice is hereby given that quarterly dividend (No. 10) of twenty-five (25) cents per share has been declared on the 30th day of February, 1930, on the paid up capital stock of this company. This dividend is payable March 15, 1930, to shareholders of record at the closing of business on February 21, 1930.

By Order of the Board.

FLETCHER RUARK,  
Secretary and Treasurer.

Walkerville, Ont., February 7, 1930.

## Hollinger Consolidated Gold Mines, Limited

A dividend of 1% on the outstanding Capital Stock of the Company has been declared on the 25th day of February, 1930, on which date cheques will be mailed to shareholders of record at the closing of business on the 11th day of February, 1930.

Dated the 4th day of February, 1930.

I. McVOR,  
Assistant-Treasurer.

## Canada Vinegars Limited.

Notice is hereby given that a Dividend of Forty Cents (40c) per share has been declared on the No Par Value Common Stock of the Company for the quarter ending February 28th, 1930, payable on the 1st of March, 1930, to Shareholders of record at the closing of business on February 15th, 1930.

By Order of the Board.

P. L. HOWELL,  
Secretary.

Toronto, Ont., February 10th, 1930.



MR. CHURCHILL AT BRISTOL UNIVERSITY  
Mr. Churchill in his robes as Chancellor of the University, with Admiral Sir Roger Keyes, Miss Margaret Bondfield, Minister of Labor, and Mr. Philip Snowden, Chancellor of the Exchequer.

dian watercolorist forgets the opportunities offered by his medium, and considers it necessary to cover his whole paper with color, going to work much as he would in an oil medium. But in the American collection we see a large group of men and women with a highly developed and distinctive technique. Touching their color to the paper with certainty and ease, leaving large parts of the paper uncovered, and making full use of its surface, they construct their composition sparingly and with subtle suggestiveness. Most of them have with this admirable deftness, a rich color-sense and fine design. Outstanding in the group are the pictures of Glenn Shaw, particularly "Mountain Churchyard, Sicily," "Mrs. Glenn Shaw's 'Corner of Taormina,' and "Monte Mola," the two splendid pictures of Grace V. Kelly, "House Top and Harbor," and "Plough Horses of the Sea;" Ora Colman, "Portage Playground" and "Road to the Harbor;" Paul Shively, "Bundsbury Meadows;" William Eastman, "The Street of Windmills;" and Carl Broehmel, "Tropical Sunlight," the latter particularly fine in color; and Frank Wilcox, "Contra-band," and "The Gale." All of these are works one gladly lingers with, the more delightful in that the artists have so wisely left room to the imagination, and by telling notes of color that bring out the planes, allow the spectator to contribute his own interest to the reconstruction of the scene. With a wisely exercised gift of selection, they present us the essentials only, and avoid of all flinching detail.

IT IS difficult to do justice to the important collection of British etchings after a first view. As always, with so numerous a show of small works, all demanding close attention, one is dazzled after a short time. Yet this large collection, containing the works of all or most of the outstanding British etchers, old or young, demands the most serious consideration. We have rarely had such a representative exhibit here in Toronto, familiar as we are with the works that are constantly coming across to us. Most of the names are well-known, and little need be said of the etchings of Frank Brangwyn, of Sir D. Y. Cameron, of Sydney Lee, Nevinson, and so many others whose names are household words. Laura Knight's "Southern Blonde" is one of the finest of the lot. The many etchings of Augustus John are rather disappointing, lacking so much of the power one finds in his more recent work in color. Kenneth Holmes has some excellent things, and Sydney Lee's "Sleeping Square" is a lovely romantic composition. There is nothing by Belcher in the group, but Stanley Anderson and Edmund Blampied exhibit the character studies that are always attractive among British etchings.

To be sure, the collection, as is natural, lacks the variety one would find in the field in other countries. The atmospheric, and a lack of interest in recent experiment in art characterise the English etchers as a rule. Yet one group is detached from the atmospheric school, and display an interest—a revival of interest—in precise line, and in linear construction as against the almost universal interest in masses of light and shade. For this reason as well as for their outstanding merit, the etchings of Ian Strang, and Allan McNab, William Morgan and F. L. Griggs exercise a special attraction. Morgan does some capital Durerizing in imaginative subjects. The rest are architectural. The works of Griggs are reconstructions of an ideal early English cathedral architecture, wrought with a massive imagination—imposing creations, in "Ex Anglia Perduta," "The Minister," and "Sarras." Strang's "Alcazar, Toledo," and "The Dome of St. Paul's" are among the finest of the collection, and McNab's "Scilla," and "Quays, Oran," display a daring sense of composition. These etchings, in their powerful construction and precision of line, are the reverse of photographic, the fault that may be

found with so many of the others. They are pure design.

Job Nixon's "Romantic Village" is an admirable effect of nightmare. "The Dancer," by Ian MacNab, stands shivering alone, the solitary example among 213 etchings of lightly suggested composition in the modern style.

Space forbids detailed consideration of the Chinese paintings lent by the Royal Ontario Museum. Here one can only mention that they are among the finest of our celebrated collection of Chinese art and deserve special consideration at a later date.

THE exhibition of Charles Comfort, that has been on view at the Westminster Hotel is an attractive one among the one-man exhibits that have recently been on show. This artist, well-known and admired among Canadian artists, displays as ever an excellent sense of design, and fine color, and is one of the delightful interpreters of Canadian landscape.

THE Grange Craft Shop, handling exclusively the work of the younger Canadian school of artists, is showing at the present the paintings of Tom Stone, the young artist of promise whose work was reviewed in these columns some weeks ago. This artist, as we have before mentioned, shows some hesitation as yet, and a rather bewildering variety of influences, from which he has not yet extracted what may be his mature style. His gift for the moment is dangerously near to mimicry, yet there are indications that out of all this, with the acquisition of sincerity and taste, may come work of lasting merit.

## Note and Comment

(Continued from Page 6)

he certainly would not click his heels together and make a bow in a favored civilian style, as if to say, 'So long, colonel.' The producer must be under the impression that this is the usual way of bidding farewell in Germany. Even if it were not so, it is 'deplace' in this scene. It takes the whole effect away. The audience does not know if it should be sorry for the poor fellow or cry, or smile. Occasionally one laughs.

"MAN AND SUPERMAN," Bernard Shaw's play which is famous for the most daring and unorthodox love scene in the whole gamut of comedy drama, will be presented during the week of February 24th at the Royal Alexandra Theatre.

Maurice Colbourne, Barry Jones and the Maurice Colbourne Company will offer this, their outstanding production of the present tour, and the engagement will be in response to the public's demand for the return of these brilliant London artists in the Shaw piece which dares to tell the truth about the love chase.

Man's pursuit by woman is the theme of this great comedy of the wood and the web, a play in which Romeo is a very chastened Don Juan, except when he calls his adored one a spider, a bombastic and a tame elephant.

The magnificent work of the Maurice Colbourne Company during its two

earlier engagements this season insures another week's matchless stage fare at the Royal Alexandra Theatre when the Shavians return.

The Toronto Kindergarten Association announces a Course of Lectures by Miss Mary Adair, graduate of the Toronto Normal School, and recent Head of the Kindergarten Department in Philadelphia Normal School. They will be given in the Toronto Art Gallery. Miss Adair has had wide experience in training students, in Summer School work and in lecturing to Parent-Teacher Clubs. The Association considers that these lectures will prove of interest to parents, psychiatrists and all interested in Child Welfare.

MEN only will be admitted to the Social Hygiene Council's usual Sunday evening lecture, in Hygeia House, No. 40 Elm Street, this Sunday, February 16.

Dr. F. S. Parney, of the Department of National Health, will speak on "Venereal Diseases." Dr. Parney is one of Canada's leading authorities on the subject, and while the address will be strictly non-technical, it will be calculated to bring the knowledge of the intelligent lay-man entirely up to date, in connection with this grave social problem.

"Hello, Jim, I haven't seen you for ten years. How's things?"

"Not so good."

"How's that? The last time we met you were drawing down ten thousand a month for your child wonder. What happened?"

"He grew up on me."—Louisville Courier-Journal.

When first we heard of the permanent wave,

We hoped that it might haste

The dawn of the day when a woman would have

Also a permanent waist.

—Buffalo Evening News.



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AFTER your goods are sold, the collection of your accounts quickly and economically is an all-important factor.

Besides profiting by our intimate knowledge of shippers' requirements, collections lodged with us have the benefit of our branch system covering Canada and 31 other countries.

Ask for our booklet  
"FINANCING FOREIGN TRADE"

## The Royal Bank of Canada

Serving Canada Since 1869

Tests made by efficiency experts show that the best temperature "for real hard work indoors" is between 65 and 70 degrees. Er—and is there any known standard for, say just medium hard work?—Philadelphia Inquirer.

Judging by the alimony they get, some of these grass widows make hay while the sun shines.—Miami News.

Like the skirts, the days are lengthening very, very slowly.—Springfield Union.

## THE TRUSTS AND GUARANTEE COMPANY LIMITED

## 33rd Annual Statement

BALANCE SHEET, DECEMBER 31st, 1929

ASSETS		LIABILITIES	
Capital Account		Capital Account	
Office Premises—		Capital stock subscribed.....	\$2,000,000.00
Safety Deposit Vaults:		Capital fully paid.....	1,960,000.00
Toronto, Calgary and Brantford	\$ 246,160.77	Capital partly paid.....	14,228.13
The Trusts Buildings, Limited,			
Shares. (See footnote to Balance Sheet, December 31, 1929.)		Sundry Accounts payable.....	\$1,974,228.13
Office Furniture.....	25,000.00	Dividends declared and unpaid	1,314.15
Real Estate—held for sale.....	206,840.88	due January 1st, 1930.....	59,227.29
Mortgages.....	\$110,044.13	Profit and Loss, balance.....	219,883.84
Interest.....	4,241.45		
Loans on Stocks, Bonds and other	114,285.58		
Securities.....	157,698.99		
Canadian Municipalities Bonds.....	121,171.70		
Other Bonds and Debentures.....	735,304.22		
Stocks.....	297,879.57		
Cash in Chartered Banks.....	82,089.88		
Cash on Hand.....	22,419.37		
Other Assets.....	245,802.45		
	\$2,254,653.41		\$2,254,653.41
Guaranteed Trust Account		Guaranteed Trust Account	
Mortgages.....	\$4,632,671.35	Trust funds for investment.....	\$5,544,029.59
Interest.....	134,098.67	Trust deposits.....	1,808,868.04
	\$4,766,770.02		
Loans on Bonds, etc.....	81,804.00		
Dominion and Provinces of Canada Bonds.....	954,965.21		
Canadian Municipalities and School District Debentures.....	778,570.79		
Other Bonds and Debentures.....	555,000.00		
Cash in Chartered Banks.....	203,160.81		
Cash on Hand.....	12,626.80		
	\$7,352,897.63		\$7,352,897.63
Estates, Trusts and Agency Account		Estates, Trusts and Agency Accounts	
Funds and Investments.....	\$29,753,837.51		\$29,753,837.51
	\$39,561,388.55		\$39,561,388.55

JAMES J. WARREN,  
PRESIDENT.

E. B. STOCKDALE,  
GENERAL MANAGER.

We have audited the books for the year ending 31st December, 1929, and verified the cash, bank balances and securities of the Corporation. We have examined the statement and it agrees with the books of the Corporation. After due consideration we have formed an independent opinion as to the position of the Corporation; and with our independent opinion so formed and according to the best of our information and the explanations given us, we certify that in our opinion the statement sets forth fairly and truly the state of the affairs of the Corporation; and that all transactions of the Corporation that have come within our notice have been within the powers of the Corporation.

GEO. EDWARDS, F.C.A.  
H. PERCY EDWARDS, F.C.A. } Auditors  
of EDWARDS, MORGAN & COMPANY, Chartered Accountants.



## THE MONARCH LIFE ASSURANCE COMPANY

HEAD OFFICE

WINNIPEG

Summary of Twenty-Fourth Annual Report

## A CERTIFICATE OF PROSPERITY

As at Dec. 31st	Assurance in Force	Assets	Premium and Interest Income
1915	\$ 7,747,835.00	\$ 718,800.89	\$ 205,128.04
1922	32,431,349.00	3,000,373.85	1,011,357.04
1929	61,568,608.00	9,001,264.76	2,227,661.68

A Million Dollars Increase in Assets. The Largest Earnings in History of Company. 1929 Interest Earning Power 7.62%. Substantial Additions to Surplus Funds. 98.45% of Invested Assets Consist of Bonds, Mortgages and Policy Loans.

J. A. MACFARLANE, General Manager.

GEORGE J. TELFER, Secretary.

Splendid Opportunities Available for Good Salesmen.



W. C. C. INNES  
As Napoleon in Shaw's "Man of Destiny," a production of the Port Credit Operatic and Dramatic Society.



## When Shaw Corrects a Proof

BY JANET CARRICK

GEORGE BERNARD SHAW has sent some of himself to Toronto—samples of Shaw's humor and Shaw's opinion of Shaw in Shaw's handwriting.

When Maurice Colbourne, actor and producer of Shaw's plays throughout Canada, and a personal friend of the great playwright, finished his book, "The Real Bernard Shaw", he sent the original typescript to England for approval. A carbon copy was sent to J. M. Dent and Sons, Ltd., of Toronto.

So busy was the playwright, occupied with the production of *The Apple Cart*, that the typescript was neglected.

At last, however, he read it, and asked the publishers if he might make some corrections. Proofs were sent to him and returned severely slashed, riddled with minor insets, with additions, and with little asides for the author only, in Shaw's spidery writing. Unmistakably Shaw's writing, for his initials are in the top corner, and there are his wide loops to all h's, f's and l's!

The proofs arrived back just two weeks before publication date which was set to coincide with Maurice Colbourne's arrival in Toronto. Corrections were hurried through and consequently the book appeared in Toronto before its publication in London, England.

Mr. Colbourne says, "The book is now even more 'The Real Bernard Shaw', and the Irish green binding matches Shaw's nationality."

Shaw begins by cutting "George" out of the title. Then he prefers to be known, not as "the son of a Protestant small landowner", but of a Protestant "merchant and a musical mother".

Later he adds another tribute to his mother when he inserts a note saying, "he had gained far more from listening to his mother and her friends singing Mozart than from all his reading put together."

While Colbourne, perhaps generously, underestimates the run of failure in Shaw's early life, Shaw tells frankly of his first unsuccessful novel, "then another, and another, and yet another: five novels in all, and not a penny earned.... Eventually the mice made the acquaintance of the fifty times rejected manuscripts. But even they were unable to finish them."

Delete marks are written against all Mr.'s, and instead of "musical critic" and "dramatic critic" he calls himself "a critic of music", and "a critic in the theatre."

Often has the tale been told of Isadore Duncan's proposal that she and Shaw should give to posterity a child combining their qualities. Shaw gives the real story. He confirms part of Colbourne's version and corrects the rest. He inserts: "a beautiful lady often erroneously identified with Isadore Duncan." Colbourne continues: "She had written to the famous writer pointing out that he had the finest brain and she the finest body in the world, and proposing, for the sake of posterity, that they...." Here Shaw deletes what follows and inserts, "should unite to produce a wonder-child inheriting her beauty and his brains. Shaw replied, on a postcard as usual, 'Ah; but suppose it were to inherit my beauty and your brains!'"

In one note Shaw writes of himself, "It infuriates him to be sentimental-

married and couldn't leave her small boy; where-upon Shaw, unlike so many managers who would have implied that there were just as good fish in the sea, wrote back on a postcard (he is always writing postcards): "Damn you, madam, you have ruined my play: I hope your boy grows up to be an actor."

Conversely Bernard Shaw is an adept at rapping people over the knuckles if he thinks they deserve it. There is the story of Shaw and the late Isadore Duncan years ago. The famous dancer had written to the famous writer pointing out that he had the finest brain and she the finest body in the world and proposing, for the sake of posterity, that they form what we may call a eugenic alliance. This was too much for the author of *Man and Superman* and creator of Ann Whitefield, and Shaw replied, "Madam, I must decline your kind

*a beautiful lady (often erroneously identified with the)*  
*should unite to produce a wonder-child inheriting her beauty and his brains.*  
*on a postcard as usual, 'Ah; but suppose it were to inherit my beauty and your brains!'"*

Shaw's corrections on a proof of Maurice Colbourne's "The Real Bernard Shaw."

ized". One paragraph later, in which Colbourne quotes George Russell who speaks of Shaw's "suffering sensitive soul", is crossed out with heavy blue lines. By the side is Shaw's admonition, "None of this muck, Maurice."

"The proof is now worth thousands of dollars," said Mr. Henry Button, manager of Messrs. Dent in Toronto, "but I wouldn't care to state a figure." A proof of "You Never Can Tell" dotted with Shaw's handwritten corrections, sold for \$8,000.

THE recently published life of the great Yorkshire physician, Sir Thomas Clifford Allbutt, who was Sir William Osler's predecessor as Regius Professor of Medicine at Oxford encloses some interesting literary links.

He was supposed to be the original of George Eliot's Tertius Lydgate. While she was writing "Middlemarch," the novelist stayed twice with Dr. Allbutt, finding him "a good, clever, and graceful man, enough to enable one to be cheerful under the horrible smoke of ugly Leeds." When this topic was raised in his presence, Allbutt always preserved a sphinx-like expression and never denied the attribution. He knew the Brontës and their environment quite well, and often asserted that Mrs. Gaskell in her "Life of Charlotte Brontë" had been misled by somebody's account of the West Riding as a semi-savage region.

In conversation with Sir Michael Sadler in 1914, he spoke of Charlotte as quite commonplace in conversation, as one of those with the gift of genius attached to an insignificant personality very like the lamp-bracket which holds the light." Emily Brontë had more genius than Charlotte, but was self-centred and morose, while Anne was tame and imitative. Charlotte Brontë was a frequent visitor at Dewsbury Vicarage when Allbutt's father was vicar, and Miss Wooler, his aunt, was her nearest and dearest friend. So he wrote from personal knowledge, when he told Sir Edmund Gosse (in 1924) that "no human being—and she was surrounded by the kindest of folk—could get on with Emily Brontë, but Charlotte Brontë was quite liveable with, if you didn't mind her being—to us boys—as dull as a governess ought to be."

A medical expert now comes forward with the statement that setting-up exercises are not beneficial and may even be harmful, a discovery we made these many years ago by standing too near a radiator while doing them.—*New York Evening Post*.

The Justice of the Peace in a town in Ohio, in pursuance of his duties, had to hear and judge cases that were brought before him, and also perform occasional marriage ceremonies. He found it difficult to dissociate the various functions of his office. Every-

thing had gone smoothly until he had asked one bride: "Do you take this man to be your husband?" The bride nodded emphatically. "And you," said the Justice, turning to the bridegroom, "what have you to say in your own defense?"—*Chicago News*.

Commander Byrd and President Hoover will fill a unique place in history. During the rule of the one and the adventures of the other, they will always be known as the two people who conquered the solid south.—*Leesburg Commercial*.

## A SPECIAL EASTER CRUISE TO THE WEST INDIES... BERMUDA · NASSAU · HAVANA



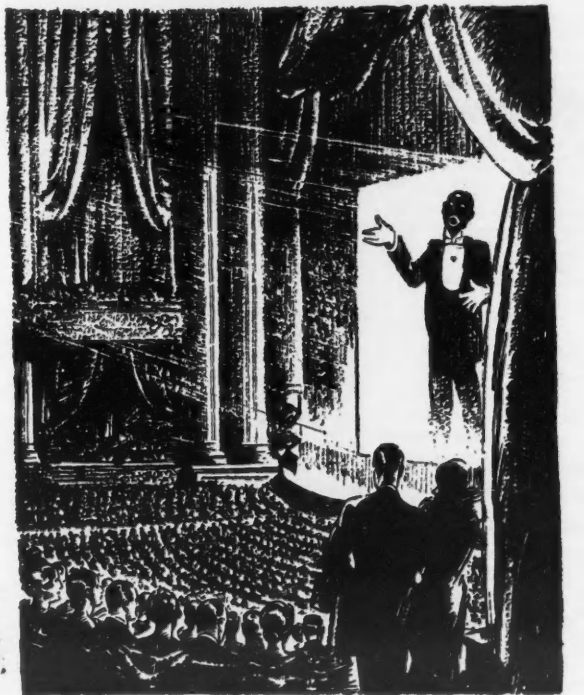
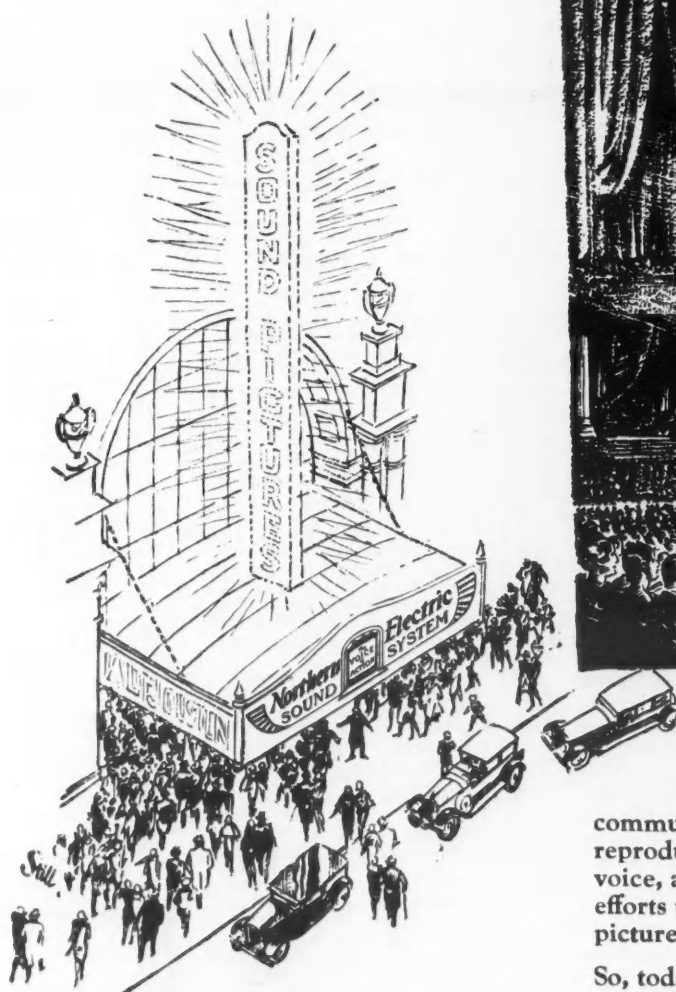
The s. s. Samaria sails from New York April 12th to intercept 12 sunny days of Caribbean radiance... before northern climates agree to be pleasant... just when a tropical pick-up is positively essential. Over a southern-sea circuit to ports at their best during Easter: Bermuda luxuriant with seas of lilies... Nassau more like a turquoise dream than ever... Havana brimming with its inimitable Latin-Lido gaiety. A brilliant finale to Winter and a gorgeous prelude to Spring... perfectly punctuated by days aboard a famous Cunard cruise ship. Rates \$175.00 up. No passports required.

All information, booklets, etc., from Corner of Bay and Wellington Streets, Toronto, (Tel. Elgin 3471), or any steamship agent.

**CUNARD to the WEST INDIES**

**INVENTIONS PATENTED**  
**W. IRWIN HASKETT**  
PATENT SOLICITORS. 18 ELGIN ST., OTTAWA, CAN.

# RECREATION



THE talking motion picture is really the child of the telephone! The efforts to perfect telephone communication naturally led to the study of reproduction and amplification of the human voice, and it is a result of the success of these efforts that the synchronization of sound and picture has become a reality.

So, today, in addition to its activities in connection with radio broadcasting and public address systems, the Northern Electric Company is enabled to contribute still further to the recreation and enjoyment of the Canadian public. This Company manufactures, installs and services the talking picture apparatus, known as the Northern Electric Sound System (Western Electric in U.S.A.), which so rapidly is being adopted by theatres across Canada; nearly 200 already having been installed in theatres from Halifax to Vancouver.



### INFORMATION

The Northern Electric Company manufactures the telephone and its accessories, wires and cables for the transmission of power, and electrical equipment for industrial purposes; and also distributes many electrical appliances indispensable to modern housekeeping.

**Northern Electric**  
COMPANY LIMITED  
A National Electrical Service



SIR ROBERT HARLAND BART, ADMIRAL OF THE BLUE  
From a canvas in the Dashwood Heirlooms by Sir Nathaniel Dance, R.A.; reproduced by courtesy of the Fine Art Galleries of the T. Eaton Co., Ltd.





# SATURDAY NIGHT

## WOMEN'S SECTION



TORONTO, CANADA, FEBRUARY 22, 1930

## THE PICTURESQUE OTTAWA WINTER CARNIVAL

Ski slide at Rockcliffe Park—Mlle. Lucille Belanger, Queen of the Carnival—Snowshoers making whoopee



## THE PEARL

Wherein a Disgruntled Husband Debates the Comparative Virtues of Oysters and Herring

By HENRI DUVERNOIS

AS EVIDENCE of his importance, M. Cruthely swelled out like a turkey. Also, he had this fowl's ostentatious and precautionary manner of walking, its round eye and sudden fits of rage.

Nonetheless, on Sunday mornings, when not preoccupied with his business, he unbent a little. He even permitted himself a song. It was always the same, easy to remember, and it reminded him of his days of service in the 51st Infantry. This song recounted how his blackbird had lost one feather, two feathers, three feathers, four feathers, and so on up—the number of feathers taken from the bird mounting in direct proportion to the degree of his good humour. When he had tired of singing, M. Cruthely would whistle. And since he could not bear the idea of seeming inferior on any score, he pretended to sing and whistle out of tune on purpose, for the sheer glory of the thing. For he scrupulously devoted this portion of his life, each Sunday morning, to gaiety—and it was heart-rending. His wife, Georgette, hid her face beneath the covers and pretended she was asleep.

"You don't know what you are missing," he assured her. "You want to sleep at the very time I am at my jolliest. I admit, they all take me for a very sober-minded man because I am not up to much in the evening. What do you expect? In the evening I would rather doze. But when it comes to a matter of cleverness, if I care to take the trouble!"

ONE Sunday, as he was saying this for the hundredth time, he suddenly interrupted himself and asked with severity:

"What are you doing there?"

"You see, my dear, I am doing my finger-nails. You know very well that Maurice is coming to lunch. . . ."

"An artist! What will you do when we entertain the Schlacks who are worth three million? It is odd—to be a native of Paris and not to have the slightest notion of these distinctions. What are you going to have?"

"Oysters . . ."

As though he were choking with indignation, M. Cruthely began tugging at his collar:

"Hey? Oysters? Think of it! Are you insane; are you trying to ruin us? And what kind of oysters? Portuguese, I hope?"

"No, Antonine, Marennes."

"I might have guessed it. And a dozen for each person, I suppose?"

"A half dozen for me."

"Is there no more herring on the market? And has Monica lost her recipe for mustard sauce? If I invite Maurice, it is out of charity, or you might as well say out of pity, do you understand? He gets on my nerves, this big lummock, this daddy longlegs, with his bow tie and his enormous appetite. . . ."

He went on in this vein until the guest rang the door bell, and he was still trembling when they sat down to luncheon. With a shrug of his shoulders he took in the bouquet of lilacs which adorned the centre of the table. Finally, he decided to stress these exceptional extravagances, profiting by them to heighten his own importance.

"You see," he declared, "you see, Maurice, it doesn't matter whom we are entertaining: here are flowers and oysters. White Marennes, extra fine. Ah! ah! you scoundrel, you won't taste the likes of them every day. . . ."

"No, Monsieur Cruthely, I must admit."

"Poverty is not a vice, up to the age of thirty. Rede yourself. Take a dozen; six is all my wife wants, but a young man needs to build up his strength, especially when you are painting large canvases, isn't it so? As for me, I can't understand anything but the oysters, the big whoopers. For instance, there is a picture at the Louvre, a wonder; you know: The Trials of the Kamasutra. The chap who knocked that had nerve! . . . what do you say to the oysters, Maurice? And maybe the fellow isn't hungry! It is a picture to watch. Bang! and that was a swig of white wine, that was! Go on, go on, don't be embarrassed. . . . For me, I don't use lemon, I don't take bread or butter. Not that I mean it as a criticism of you,

Maurice, but it destroys the taste of the oyster, especially when we are dealing with Marennes extra. I am a real enthusiast, and I go faster than you. Look, I am already on my fourth. . . . Ah! Ah! *Mon Dieu!* . . ."

He turned pale, and dropped his fork.

"What is the matter?" Maurice and Georgette asked simultaneously.

With wild eyes, he stammered:

"There . . . there! . . . that oyster . . . It has a pearl in it! Thunder, I have found a pearl in an oyster! And what a pearl it is! Look!"

HE PUT the pearl in the hollow of his hand and showed it, puffing with his excitement. It was, in fact, quite a large pearl. Maurice uttered cries of surprise and Georgette clapped her hands.

"I am too hot," M. Cruthely went on, mopping his face with his napkin. "My word I nearly fainted. It was no use telling me that there were pearls in oysters—I thought that it was all a lot of talk. . . . Any one else would have swallowed it: but as for me, I am finicky, I keep on the qui vive. Unexpected things are always happening to me; and you can leave it to me to pick the prize. So I felt something hard under my fork. I thought, 'It is a pearl!' And it was a pearl! You must admit, Maurice, that couldn't happen often, nevertheless. Just look at that lustre! How much do you think it could be worth?"

Georgette replied:

"How would you expect us to know, Antonine? You will have to ask your friend M. Schlack, who sells them. He could appraise it immediately."

M. Cruthely tossed aside his napkin and arose.

"I'll go right there! You will excuse me, Maurice, but I can't hold out any longer. . . . Just continue without me. . . . It is some distance to the Bastille; from Neuilly it is quite a stretch! . . ."

As he finished speaking, he vanished. Then Maurice took Georgette in his arms, and they kissed each other generously. M. Cruthely's usually timid wife was transformed into a smiling and impassioned woman. Her neutrality, her insignificance, her self-effacement, were gone—and of a sudden she became pretty, by the grace of pleasure received and imparted.

Antonine, chaffed the jeweller, "when making appraisements in such cases as this, I use the thumb and forefinger."

He pressed, and all that was left of the pearl was a frightful mixture of cement and powdered glass.

"Then?" M. Cruthely stammered, crestfallen.

"Then, old man, you will have to conclude that in an age like ours these confounded oysters have started making artificial pearls!"

"My friend," Antonine answered, "please do not breathe a word of this to any one. And besides, why not carry out the joke and say that my pearl was a very good one and was worth a great deal of money? . . . Are you willing? We must have our fun, what!"

"Agreed!" acquiesced M. Schlack, eager to return to his roast beef, which was getting cold.

And without enthusiasm, Antonine started home. He was still trying to decide what tone to adopt as he

"My marvel!" the painter exclaimed with tenderness. "Things are falling in our favour! At least one free hour before us!"

And he added:

"Nevertheless, they are right to say that that brings good luck. He has found a pearl, the animal!"

But Georgette replied, with a smile of admiration:

"You are stupid, dear, you are stupid!"

"You say I am stupid?"

"You certainly are! It was I that put the pearl in one of the oysters at his place! I decided that I would like to have luncheon with you alone. I saw in advance how everything would turn out, including his departure and his visit to Schlack! . . . I am a schemer, you know. . . . I didn't make a single blunder—but I was nearly bursting with laughter when he said, 'It is superb! Just look at that lustre!' Would you believe it—fourteen sous at the bazaar!"

"It isn't a real pearl!"

"As false as a bad quarter, my treasure."

BUT Schlack will discover this, and then he will know that he has been duped!"

"Don't be a child! M. Cruthely will never consent to admit, even to himself, that anyone could play a trick on him. That is the last suspicion that could ever cross his mind. You don't know him! He would go bankrupt to get his name in the papers. Rest assured; he will arrange things in whatever way best appeals to his vanity."

And they lunched as gaily as they took tea each day in Maurice's studio. It was delightful. Although they kept up appearances before the maid, she wore the smile of an accomplice. The canaries, which had been awed by the presence of M. Cruthely, were now at ease and began singing their heads off. The lilacs were indistinctly fragrant.

And in the meanwhile M. Schlack was receiving a breathless Cruthely who was asking him to admire his find.

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mounted with a heavy step the stairs which he had descended so lightly.

"Well?" Maurice and Georgette asked simultaneously.

"Well, I am hungry."

"And the pearl?"

"Seventeen hundred francs."

"You sold it?"

"No."

"You still have it?"

"No, that is . . . yes; in short, I sold it, but not to Schlack."

"And what do I get?" asked Georgette, stubbornly.

"Twenty francs, and let's hear no more of this nonsense."

The following Sunday, as he entered his wife's room at eleven o'clock he surprised her with a buffer in her hand.

"Again!"

"The fact is that Maurice is coming to lunch. And by the way, you were not very polite to the boy the last time. You left him to eat all alone. . . ."

"With you."

"You know that he comes purely on your account, because he likes an opportunity to talk with a man of intelligence."

"And what kind of a menu are you going to serve?"

"Oysters. . . if only out of recognition."

Then M. Cruthely made a furious leap and shouted:

"That is a woman for you! Remember this: money does not interest a man like me except when he has made it by regular business methods. Luck disgusts me, absolutely. And besides, I don't need luck. I have enough ways of getting along. . . . Herring! do you understand, I want nothing but herring, with mustard sauce!"

## My Old Silhouette

BY PENELOPE WISE

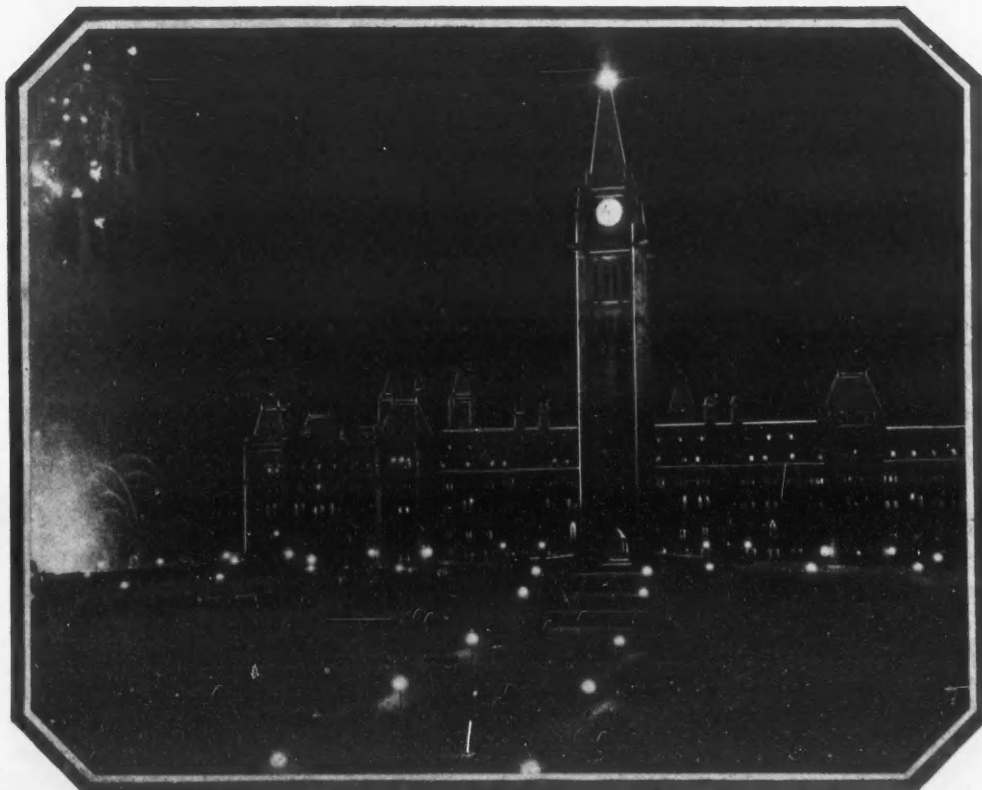
I HAVE been reading for months of the new silhouette. I have studied it in the shop windows, as exemplified on those strange new mannequins with cheese-colored faces, one eye, and gilded legs. I had of course no intention of removing one eye or even gilding my legs to conform with current styles. But I did have a faint hope of finding a new frock or two "adapted" to my form,—something that while unmistakably early 1930 would not be too unkind to a figure that was at its best in the early years of the century.

My waist disappeared about the time of the rejection of the reciprocity treaty, and thanks to the kindly trend of fashion since that date, I have never really missed it.

Never, that is, until I tried on some dresses with the new silhouette. You know them,—nipped in at the waist, and like Charles II in dying, "unconsciously long."

Hung on the racks or even draped on the models, there is what Mark Twain called a "certain godless grace" about them. But hung on me!—However, they did not hang. They sagged where they should have bulged and bulged where they should have sagged. Even the saleswomen, whose eyes as a rule are blind to everything but the possibility of making a sale, looked baffled and regretful. Dress after dress, each giving me a slightly more repulsive aspect than its predecessor, they wrenched me into, and then hurriedly, guiltily, out of. I had started with a modest price limit in my mind, but quickly reached the stage where I would gladly have sacrificed my little all for something that would allow me to feel that I was constructed on the same specifications as other human beings. But it was not to be had at any price. I crawled back into my kindly, familiar old dress (early 1928) and crept away, broken-spirited and beaten.

Well, what about it? Just this, Messrs. Designer, Retailer and Textile maker. I may be constructed more on the lines of the flat-iron building than those of a Watteau shepherdess,—but there are a lot of others like me. Like any nice womanly woman, we are ready to suffer discomfort, pain or even minor impairment of health, in order to wear what other people are wearing. But to impose on us styles that can only be worn after we have been altered with axe and plane,—that is another story. We do not mind arousing in the beholder such emotions as astonishment, regret, or dismay,—but ridicule? Nay, nay, Pauline! To speak plain, we are willing to look anything but funny. For me, the cleaner, the drier, the "little dress-maker" who can tide the well-worn frock over into another season,—these shall have my custom until nothing at all remains of my old clothes. Then I shall join some religious sisterhood. Its aims and convictions I shall not inquire into,—all I shall require is that it shall wear a simple, straight-line uniform, a garment, in short, that will let me keep the silhouette I have lived with so long, without giving me a contour like the east coast of North America.



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**PHILLIPS**  
Milk of Magnesia

## The Dreadful Canadian Winter

By Margaret Butler

"FANCY thinking of going to Canada now!" somebody said. "In the winter!"

We all huddled closer over the fire, and the woman who had the front legs of her chair inside the fender elaborated the theme.

"Strangers come up to you in the street over there and say 'Excuse me, but your nose is frozen.' And then

"What cold?" I asked.

"Of course," they added, "it's a bit early yet. But you wait."

The weeks passed, and still nobody had come up to me in the street and rubbed my nose with snow.

"Oh, not in Toronto!" it was pointed out, when I complained of the omission. "You get that sort of thing in Winnipeg."



IT'S SO HOT IN ENGLAND.....

they rub your face with snow. Oh, it's an awful place at this time of the year!"

"I don't care!" I said, with a rush of that pioneer feeling. "I'm certain it can't be much worse than this flat. I'm sure the draught that comes in under that door—"

"Bears and things prowling round the house, driven to desperation by hunger and all that, don't they?" interrupted someone else helpfully.

"Oh, surely not in Toronto?" I hazarded. "They tell me it's quite a big town. Surely not bears?"

"You never know," said the first speaker daskly. "But take along stacks of warm clothes, and whatever you do, never put hot water on your nose when it does get frost-bitten. Snow's the thing, rubbed on hard. Of course, you won't feel it yourself. That's the funny thing about frost-bite."

"Then how shall I know?" I demanded. "Suppose I'm out in the great open spaces, with nobody within miles to say 'Excuse me!'"

"You'll have to chance that," they all said. "You're crazy to go, anyway."

"Perhaps I ought to get a respirator and a nose-bag, then, as well," I mused. "As it is, I think I've bought up all the wool in London. . . . Do put some more coal on the fire, somebody. This flat—!"

"Ah! You wait!" gloated the woman with her chair in the fender. "We don't know what cold is, over here!"

"I WONDER how you'll like the cold?" said the first person to whom I was introduced on my arrival in Toronto. The second made a similar remark.

And the others.

I fancy their chief relaxation lies in watching to see how strangers will like the cold.

AT HOME, in the apartment, there is a smell of cooked radiator paint and a constant, curious throbbing, reminiscent of a ship's engines. It is the furnace in the basement fighting The Cold.

Perhaps "fighting" is too strong a word; it is really a walk-over—for the furnace.

"For heaven's sake!" shudders my hostess, tentatively peeping into my room. "You'll freeze to death with the window open like that! And it's making the most awful draught under the door."

Where have I heard that phrase before?

OCCASIONALLY the throbbing sound is varied by the noise of more tons of coal being shot into the abyss beneath. Folk with husky voices and brawny arms shout manfully to one another, stirred, obviously, by this inspiring struggle with The Cold.

Other men with brawny arms shovel away at the snow, to make way for the muffled figures which hurry along the sidewalk, peering rheumily over enormous collars and pad-padded in the ubiquitous golosh. Sometimes an awed glance is cast at my window, and I rather think the word has gone round that I am an icelander of eccentric tendencies. Or even that I am English.

"Well, how do you like this?" people inquire, on a note of challenge, as I totter out for a real breath of air, with a fur coat over my thinnest summer frock. "Ha! We shan't get it much colder now!"

It looks as though I shall have to buy some more summer frocks if this sort of thing goes on.

But there is one comfort. The woolies I brought from London will do beautifully for when I get back there in the spring.

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## Needless Pain!

Some folks take pain for granted.

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Meantime they suffer unnecessary pain. Unnecessary, because there is always an antidote. Aspirin offers immediate relief from various aches and pains we once had to endure. Rely on these tablets to relieve almost any pain, but remember that only a doctor can cope with the cause.

You may take Aspirin as often as there is any need. Never hurts the heart. At druggists, with proven directions.

**ASPIRIN**

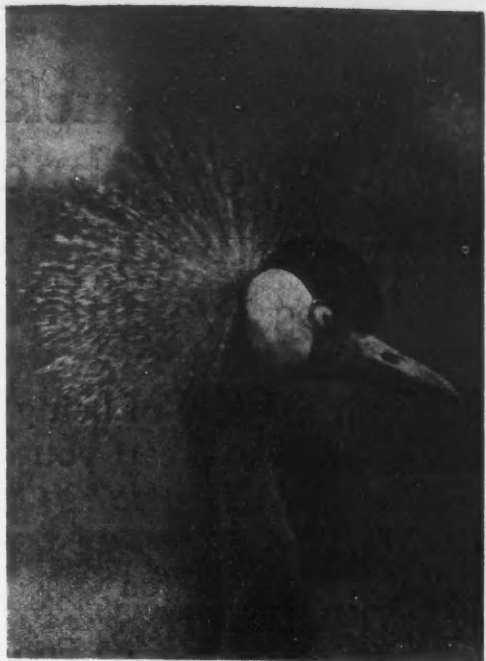
TRADE MARK REG.



After reading again the sad story of Chicago's slogan has been the city's financial status, we have changed from "I WILL" to "I WILT". been reluctantly forced to the conclusion. —Chicago Tribune.

.....AND SO COLD IN CANADA!





ANIMALS LOOKING AT YOU  
A crowned crane, native of South Africa that is one of the attractions at the London Zoological Gardens.

## LONDON ONLOOKER

### Westward Ho!

TALK of the King and Queen possibly going to Torquay for the rough end of the winter will revive longings amongst West Country hotel-keepers. Half-a-century ago Torquay, with its sheltered rock gardens and blooming tropical plants, miniature harbour right on the main street, appropriately called the Strand, and its semi-Italian colour scheme of sea, sky, and cliff, was a fashionable winter resort. Bathing off its pier on Christmas Day is by no means the Spartan feat it is in the Serpentine. But Torquay has been badly tripped-up, and suitable accommodation for their Majesties might be hard to find. Mr. Washington Singer has a million-acre palace, however, with extensive walled grounds, near Paignton, which would suit admirably.

### The Prince's Welcome

WHEN the Prince of Wales arrived at Cape Town his welcome was less obstreperous than it was in 1925. On that occasion the local students

staged an elaborate ceremonial almost as colourful as our Charities Day procession. A tented wagon with twelve oxen was used to convey the royal visitor through the streets, and it was followed by a jazz lorry filled with life-like impersonations of prominent British and South African statesmen, including Mr. Baldwin (with pipe) and General Hertzog. And the solemn proceedings at the City Hall were enlivened by the timely appearance of a bewildered hen with the University colours draped over it, which converted what might have been a boring ceremony into a howling success. The most artless tribute to the Prince's popularity was that of a coloured gentleman whose wife had just presented him with twins, and who named one "Prince" and the other "Wales".

### To Encourage Gliding

LORD WAKEFIELD OF HYTHE has given £1,000 to a fund to promote gliding-motorless flying in this country. Gliding is popular among adventurous spirits in Germany, and promises to make great strides in Britain this summer. The inaugural meeting of the new British Gliding Association will take place in London on March 27, when Air Vice-Marshal Sir Sefton Branker, Director Civil Aviation, will preside. The newly-formed London Gliding Club has ordered its first glider, a training type German "Kegel" monoplane. The pilot sits under the wings of this elementary glider, and glides of about 30 seconds' duration may be made. Members of the club committee have surveyed locations suitable for gliding near Winchester and Guildford.

### A Royal Traveller

PRINCESS MARIE LOUISE, who has left on a long trip to South America, is, next to her Majesty, the most travelled lady of the Royal Family. She has an intimate knowledge of many out-of-the-way corners of the world. A year or two back, whilst staying with Sir Gordon and Lady Guggisberg at Accra, she accompanied the then Governor of the Gold Coast on a tour of inspection into the remotest parts of the province, where a white woman had never before set foot, and she described the journey later on as one of the most interesting and enjoyable experiences of her life. Travel and exploration have always held a special fascination for her, and of late years she has lost no possible opportunity of indulging her tastes in this direction. The present visit to South America is the realisation of a long-standing desire, and she looked forward to it with the utmost zest. A skilled observer, she will undoubtedly bring back with her some highly interesting and original impressions of both country and people, and it is possible that these will later find their way into print, although the Princess is averse to anything in the nature of publicity.

### Gladstone and the Queen

GLIMPSES of the members of the Royal Family in the 'eighties and 'nineties are given by Mrs. Drew in her newly-published diary. There is pictured a Queen Victoria of 1897 more friendly to Mr. Gladstone than we have been led by many writers to think she had shown herself earlier in their respective lives, but his advanced age may have made its appeal and she, herself, was nearing the end. "Papa," says Mrs. Drew, "was pleased with H. M.'s kindness and gentleness of manner, though he and I both felt saddened by the look on her face, speaking of the mind less than of old." Pleasant is the picture painted of the Queen's sweetness with Dorothy Drew,

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### French Line

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Mrs. Drew's once famous daughter. Mother and daughter were invited to luncheon at Windsor, and went down with Princess Louise. The meal was taken with the household, and the reception by the Queen followed. She kissed the girl at meeting and parting and gave her a brooch—"her countenance was so tender," says the proud mother. Mr. and Mrs. Gladstone paid a greatly enjoyed visit to Sandringham in 1883, and the "Princess of Wales tucked mama up in bed." Another characteristic glimpse of the Princess dates from 1897, when she and the Prince drove from Eaton Hall to Hawarden to see Mr. and Mrs. Gladstone. The Royal lady showed herself very anxious about both the old people, and hoped her arm was supporting Mr. Gladstone as they walked up to the old castle. "When he was anxious to persevere up the steep slope, she winked at me and said, 'Re-

member my poor leg.'" Nothing could have been more typical of the late Queen Alexandra than that.

### Lighting the Monument

THE lighting of the staircase of the Monument with electricity brings the memorial of the Great Fire into step with modern conveniences, but deprives the climb up the three hundred odd steps of some of those thrills of gloom which earlier generations enjoyed. Electric light has now supplanted a meagre allowance of gas jets in a place where originally the climber who disliked darkness was expected to carry a candle. It has cost £75 to install the new illuminant, but the calculation is that, by avoiding burning gas through the long hours when the monument is deserted, the cost of lighting will be halved. Even the great City of London finds it worth

while to plan small economies. The Monument, happily, is an earning asset. From the threepences of visitors, largely from the country, there was a surplus last year of receipts over expenditure amounting to over £400. It is good to find that with all the countless new attractions of the capital, "London's column pointing to the skies", as Pope called it in a not complimentary passage, still exercises a fascination. Sometimes in the summer holidays as many as twenty thousand people climb the Monument in a month. Every five years, however, a bucket is dipped into the accumulated profits from takings. The "flames" at the top of the column are coated with gold leaf. This gilding of the Monument is proportionately more costly than similar work on any other City memorial, and the proximity of Billingsgate, with its notoriously sulphuric as well as fishy atmosphere is blamed for this.

### A Scott Manuscript

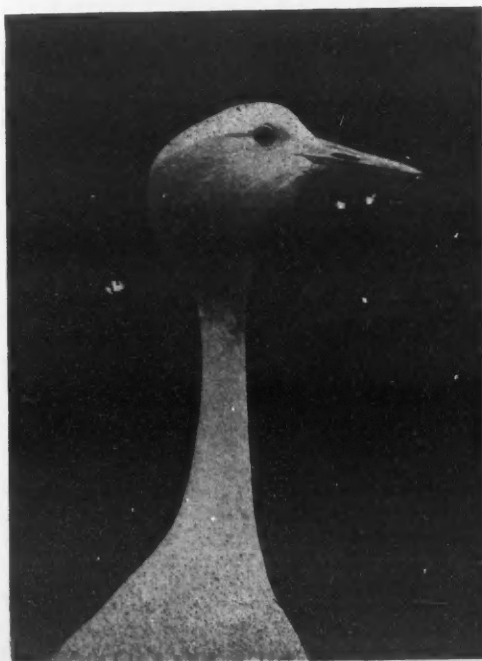
THE news that the manuscript of Sir Walter Scott's unfinished novel, "The Siege of Malta," has been secured by an American firm is interesting, but objections are being raised to the accompanying statement that eventually the book may be given the doubtful compliment of posthumous publication. It is quite in accordance with trans-Atlantic methods for such a thing to happen, but the bare announcement must produce dismay in the hearts of admirers of the "Wizard of the North," who have in mind what Lockhart had to say about the novel. That biographer gave it as his hope that it would never see the light. For nearly a century now the manuscript has reposed at Abbotsford, and many people consider it would be a great pity if its emergence from that historic refuge were to be the prelude to its publication. As every student of Scott knows, the novel was conceived while the author was touring the Mediterranean in search of a health that ever eluded his grasp. His hand by then had lost its cunning, although the brain was far from being exhausted. Optimistic to the end, Scott nour-

ished dreams of its power to sell just as he did in the case of "Count Robert of Paris". Malta, with its associations of the knightly order, doubtless made its appeal to Scott's admiration for mediaeval chivalry, but by the time he visited the island he was a "done man", with powers beyond recall. It would be regrettable were this novel to become public property, however much admirers cherish every sentence he wrote.

### "The Dark Lady"

A "TALKIE" is to be made of the life of Shakespeare. The production will be under the direction of Mr. Maurice Elvey, who hopes to commence on the film in July. If all goes according to plan, the film should be ready for public presentation in October. The title of the film will be "The Dark Lady". The dialogue will be written by a well-known author, and will be based on what it is believed his emotions and passions were as reflected by the chronological order of his plays. For instance, when Shakespeare was in love he wrote "Romeo and Juliet," and we know that "The Taming of the Shrew" was written at a time when disillusionment came into his life.

"Excerpts of some of his plays will be brought into the picture," said Mr. Elvey, "and my plans are such that the production will be worthy of a great man. All the known leading facts in his life will be shown, and the greatest care will be taken to ensure that they will be reproduced as accurately as possible. A large number of scenes will be 'shot' at Stratford-on-Avon." Mr. Elvey added that the Germans were simply delighted with the idea. A cast of German actors would be making a "talkie" film, using the same scenes and the same dialogue in their own tongue, as the British production. Asked if he had decided who would play the part of Shakespeare, Mr. Elvey replied, "that is just my difficulty. It is far from being an easy task, and any help in finding a suitable person will be welcomed."



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## HOUSE AND HOME BRIGHTENING THE HOME WITH COLOR

BY W. BREDEEN GALBRAITH,  
ARCHITECT

WHEN a color movie flashes upon the screen, there is an instant response from the audience, murmurs of appreciation. Springtime, flowers and happiness are more or less synonymous. A riot of color in the garden makes one feel happier and more cheerful. Possibly the vivacity of Latin races may be due to Nature's more persistent coloring throughout the year, in equatorial countries, than in more northerly

is flimsy, useless and generally a nuisance. It is well first to decide on the furniture of the room, then see that cheerfulness is introduced in the wall coverings, hangings and so on, carefully avoiding any riot of conflicting colors.

REFERENCE has been made to the use of color by the ancients. Polychrome formed an integral part of some of the earliest architectural work in history, interior and exterior wall surfaces, furniture, statuary and other objects all being vividly

lighting cornice form panels at the walls, decorated with silk brocade in a rich wine shade. The lower portion of the walls has panelled wainscoting. It may be noted that the floor is carpeted to the walls with broadloom, a rich background for the scatter rugs.

The library itself is an enchanting small room, more of a sitting-out room when entertaining, decorated in the Spanish style. The grilled window and columns strongly suggest Moorish influence, an interesting treatment of the radiator en-



A CORNER OF THE LIVING ROOM, WITH A GLIMPSE OF THE LIBRARY SPANISH IN MOTIF.  
The Home of Mr. Allen Neilson, on Warren Road.

climates where the colorless winters contribute to the more staid dispositions of English, Danish, Dutch and German and to the phlegmatic temperament of the Esquimo. Whether or not this be so, color or lack of it most assuredly exerts a strong reaction. During festive seasons, we surround ourselves with color, intuitively creating an atmosphere that, in turn, creates at least a temporary feeling of happiness. No matter how we feel about it in the middle of December, when the Christmas decorations are up we get that Christmas feeling. The decorations may not always reflect a feeling of festivity; they produce it. Whether or not they are always in good taste, the brilliant colors used in our dance halls similarly produce a kindred feeling of cheerfulness. Nowhere have I seen this more effectively demonstrated than in the flamboyant banners, bunting, confetti and floats at the Mardi Gras in New Orleans, accompanied by spontaneous good nature and elation of spirits. Color and cheerfulness go hand in hand.

So, in winter, we more greatly appreciate flowers in the living rooms. We resort to the use of plant boxes in a window recess. What was originally intended as an open veranda, now little used as such, is converted into a heated sunroom in which flowers predominate. Any but the most phlegmatic quickly respond to the bright and gay atmosphere created, perhaps only to feel depressed by the contrasting dull and drab surroundings of an adjoining room.

No doubt discoveries, a few years ago, in King Tutankamen's tomb not only influenced certain designs in furniture but also impressed on people generally the well-known fact that color was used very extensively by the ancients on both the interiors and exteriors of their buildings, even the classic details of the Greek temples being so enriched. Possibly the revival of color is merely consistent with the greater freedom of the present day. So we find a wide range from which to choose, in furniture and furnishings generally, in hangings, polychrome woodwork, textured and colored wall coverings in plaster and paint, brightly colored wall papers. Too often, conservative taste has decreed that the wall be neutral as a background for pictures, the assumption being that such a background enhances the beauty of fine paintings that actually do not predominate in the average home, where the pictures themselves are by no means outstanding even with a neutral background and fall far short of providing the necessary wall color. Sometimes without realizing the cause of the deficiency, we try to compensate by the use of brass ornaments, usually a good feature, but also with colored bric-a-bac that

decorated. The work most familiar to us to-day is that in countries surrounding the Mediterranean, Spain, France, Italy, Greece, Syria, Egypt, the northern coast of Africa, and the Orient. Those master architects, the Greeks, used color freely in their finest works, it being outstandingly a feature of the Doric order which they particularly favored. One may realize the greater beauty of the Parthenon with the sculpture painted and emphasized by strongly colored backgrounds. The Greeks borrowed from the Egyptians and designed for the Romans, the Italians copying from the Romans, while Spanish architecture is linked with occupation of Spain by the Moors in the middle ages.

Much of historical interest is represented in our two illustrations, more effective if they were reproduced in color. Our recent article, "A Canadian Renaissance" referred to the freedom with which architectural details of other countries and of past centuries are adopted and made to conform with present day requirements, just as Italy, Spain and France borrowed from their neighbours. Freedom in furnishings, furniture and decorations is exemplified in this home, a selection of that which appealed, various pieces that were of particular interest.

The one illustration shows a glimpse of a small library, from the living room. The architectural work itself has a predominating Elizabethan motif, though not strictly adhered to throughout. The corner of the living room expresses this in the leaded glass, the radiator enclosure under the window, the Jacobean chair. On a base of Jacobean motif, however, is a desk reproduced possibly from a Spanish chest while an Italian chair of Savonarola type stands in the immediate foreground. The fluted pilasters supporting a

closure being seen below the window seat. The tiled floor is in variegated colors, with here and there a tile bearing an interesting design. The walls are of textured tinted plaster. Two interesting Jacobean chairs, upholstered in cut velvet, remind one of that period when England was governed by the Commonwealth, the one chair showing the bobbin type of arm and the other (at the right) the twisted carving of the time of Charles the Second. This room, by no means vivid in coloring, has nothing of sombreness but is both cheerful and restful.

The hall, in our second illustration, shows Gothic architectural details at the entrance and stairway, now finished, except for the balustrade, in polychrome. Here we have an example of coloring in restrained shades. The walls are finished in textured cream, which forms the field throughout in the decorations, dull blue, rose, and a touch here and there of green such as in the designs on the doors, combining with the carpeted stairway and the furnishings in producing just sufficient contrasting colors. Color is carried further in the piece at the left, a side-table possibly from Florence or Milan, while opposite is an interesting piece from Belgium, though English Gothic in design.

To-day, if we wish to adopt some definite style of architecture, some particular period or type and carry it consistently throughout the home, we have the guidance of architect, furniture manufacturer and expert interior decorator to guide us. More freely, we may apply some definite type of architecture to the exterior, with such modifications as may be suitable, carrying the motif into hall and living room perhaps, with furnishings and decorations conforming thereto; other rooms may be entirely different in treatment, yet harmonious.



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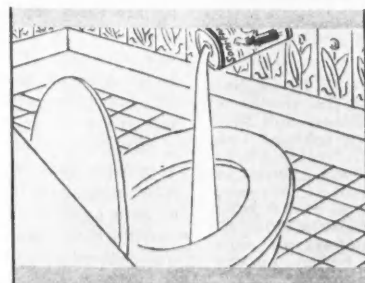
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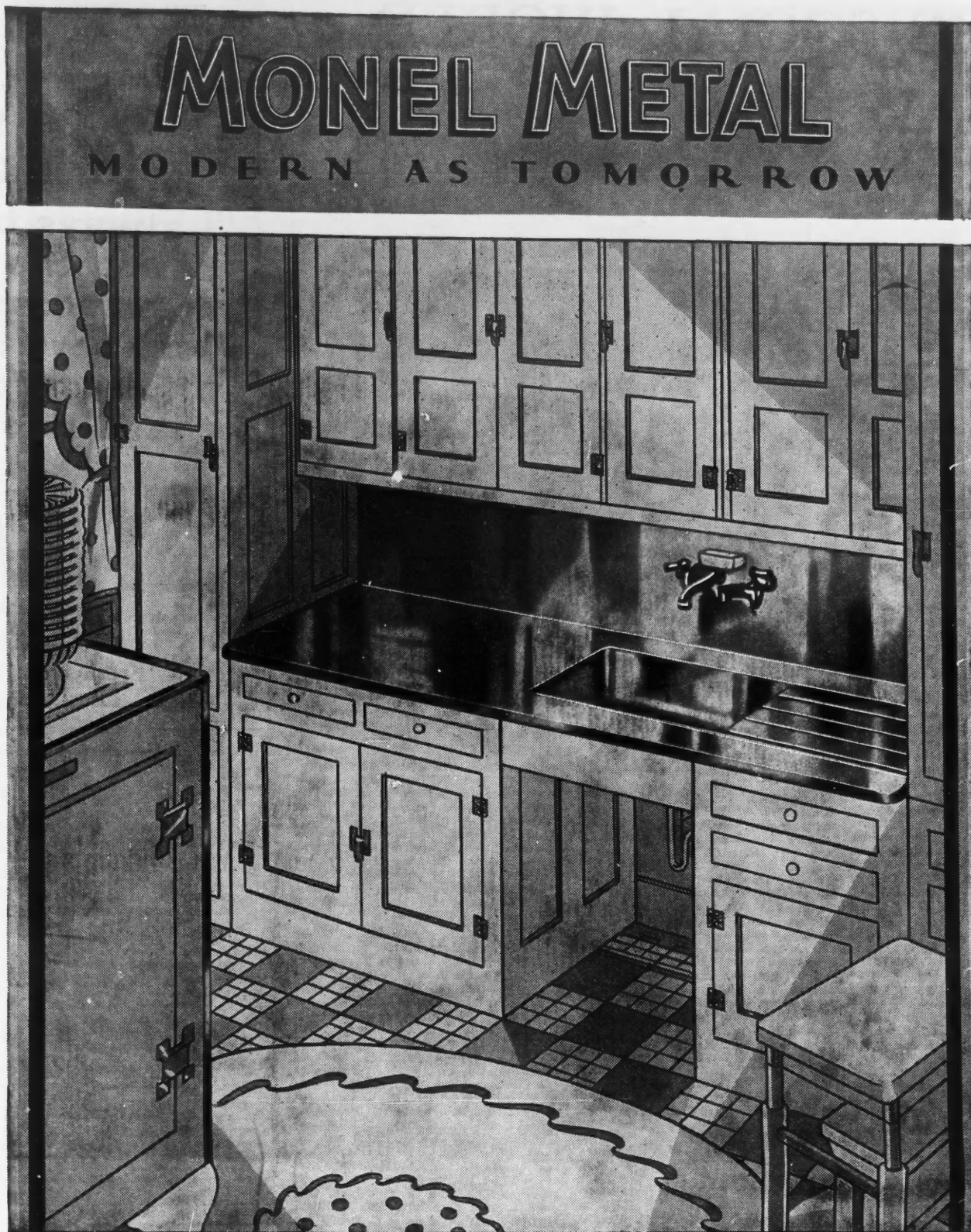
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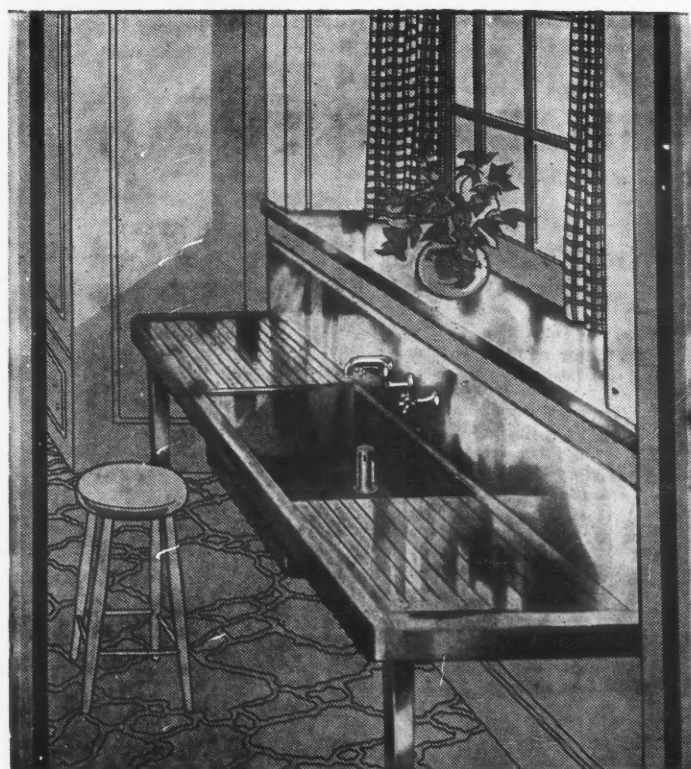
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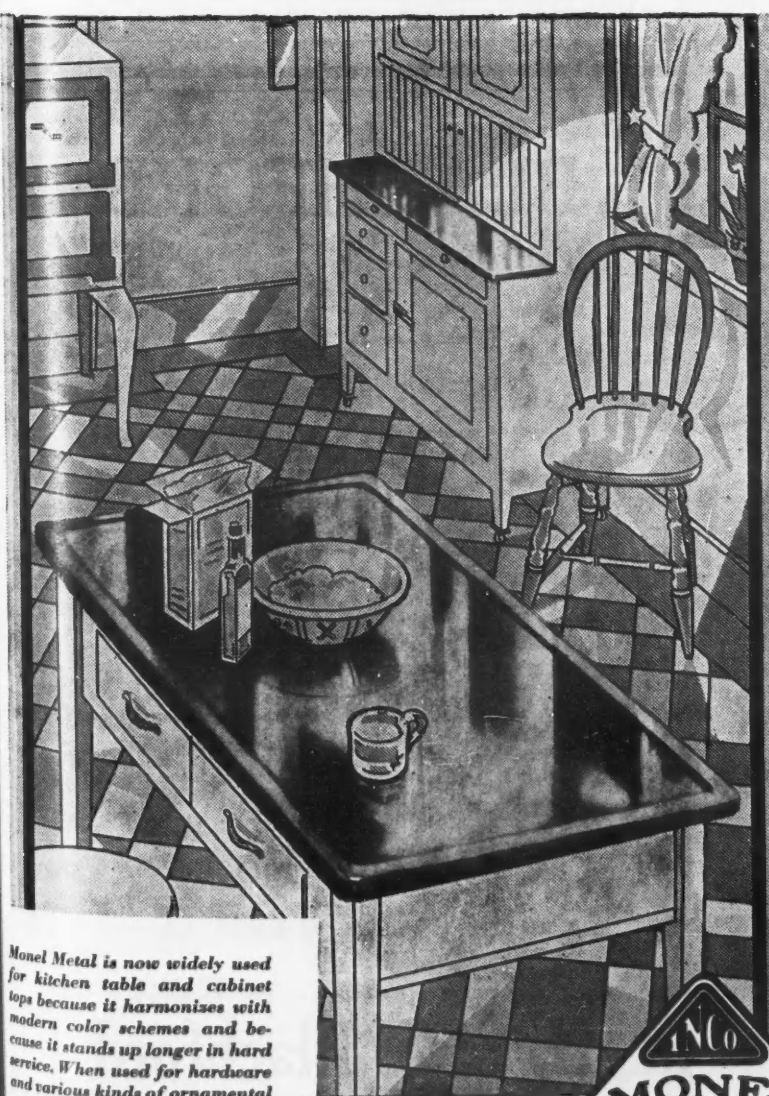
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The Premier of Ontario and Mrs. Ferguson entertained at a reception and dance in the Speaker's Apartments, Parliament Buildings, Queen's Park, Toronto, on Friday night of last week in honor of the wives and families of the Cabinet Ministers and of the members of the Legislature including many new members. The Premier and Mrs. Ferguson received the guests, Mrs. Ferguson wearing a smart trained gown of pale yellow satin with topazes for ornament, and carried a bouquet of orchids and lily-of-the-valley. An orchestra supplied music for the dancers and there were several tables of bridge for those who wished to play. The Premier and Mrs. Ferguson's guests included: Hon. G. S. and Mrs. Henry, Hon. W. H. and Mrs. Price, Hon. Charles and Mrs. McCrea, Hon. H. W. Nixon, the Sergeant-at-Arms and Mrs. Hunter Ogilvie, Hon. Lincoln and Mrs. Goldie, Hon. J. S. and Mrs. Martin, Hon. William and Mrs. Finlayson, Hon. J. D. and Mrs. Monteith, Hon. J. R. and Mrs. Cooke, Hon. E. A. and Mrs. Dunlop, Hon. F. T. and Mrs. Smye, of Hamilton, Mr. and Mrs. W. A. Baird, General and Mrs. D. M. Hogarth, Dr. and Mrs. David Jamieson, Mr. and Mrs. Albert Aubin, Mr. and Mrs. J. A. Anderson, Mr. and Mrs. F. W. Wilson, Mr. and Mrs. J. Cameron Wilson, Mr. H. C. Scholfield, the Speaker and Mrs. T. H. Kidd, Mr. and Mrs. J. F. Hill, Mr. and Mrs. W. H. Ireland, Mr. and Mrs. A. J. Kennedy, Mr. and Mrs. W. H. Bage, Mr. and Mrs. Louis Cote, Mr. and Mrs. K. K. Homuth, Mr. and Mrs. W. Fred Heighington, Mr. and Mrs. W. H. Elliott, Mr. and Mrs. T. A. Blake, Mr. and Mrs. Coulter Maclean, Mr. and Mrs. H. C. Nixon, Mr. D. A. McNaughton, Mr. and Mrs. J. M. Robb, Mr. and Mrs. W. Newman, Mr. and Mrs. J. A. Sangster, Mr. and Mrs. G. H. Challees, Mr. and Mrs. E. F. Singer, Mr. and Mrs. F. G. McBrien, Mr. and Mrs. A. R. Nesbitt, Mr. and Mrs. A. L. Shaver, Mr. A. R. McMillan, Mr. and Mrs. F. J. Skinner, Mr. and Mrs. W. Morrison, Hon. G. and Mrs. Stewart, Mr. and Mrs. J. M. Robb, Mr. and Mrs. E. J. Murphy, Mr. and Mrs. T. K. Slack, Mr. and Mrs. T. P. Murray, Mr. and Mrs. H. S. Collier, Mr. and Mrs. A. E. Graham, Mr. Paul Poisson, Mr. F. W. Wilson, Mr. C. E. Raven, Dr. and Mrs. T. H. Bull, Miss Mary Finlayson, the Misses Higginson.



MISS ESTHER WILLIAMS  
Daughter of Mrs. S. J. Williams, of Kitchener and Toronto, and the late Mr. S. J. Williams. Miss Williams is an ardent devotee of badminton, golf and motor-boating.

—Photo by Ashley and Crippen.

A very delightful luncheon was given by Mrs. W. D. Ross at Government House, Toronto, on Thursday of last week for the wives of the Cabinet Ministers and the members' wives, including the wives of thirty new members.

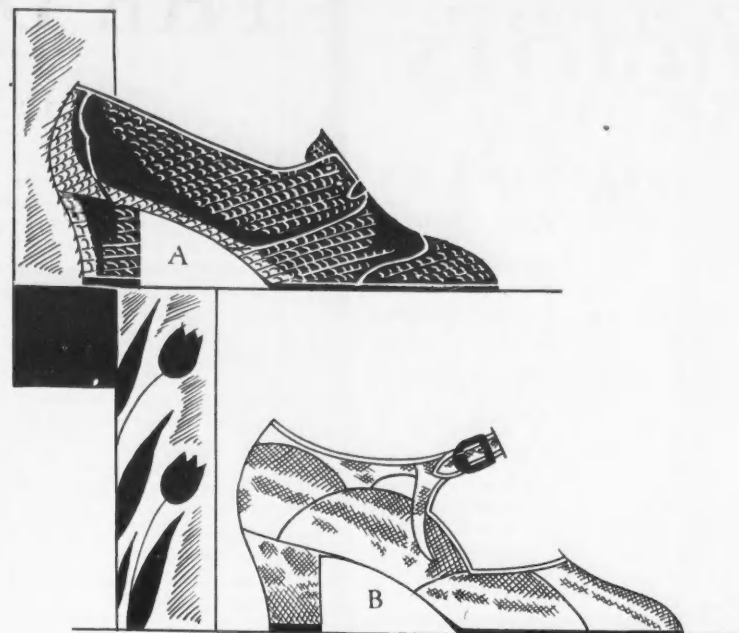
The Lieutenant-Governor, Mrs. Ross, and Miss Susan Ross received the guests in the grey drawing-room. Mrs. Ross most attractively gowned in lace and charmuse in tones of grey, with shoes to match, and her hair becomingly held by a grey bandeau, was as usual, a charming and gracious hostess. Miss Susan Ross wore a pretty beige lace frock. Colonel Fraser was in attendance in the State Drawing-room, and Captain Robertson was looking after the comfort of the guests. The luncheon tables were most invitingly arranged and adorned with spring flowers in silver holders, in the ball room, and here Mrs. Ross was seated at the head table with Mrs. Ferguson on her right and Mrs. G. S. Henry on her left while Miss Susan Ross was at the head of the long table. The luncheon was a most enjoyable one, and after the toast to the King proposed by Mrs. Ross the guests enjoyed a pleasant chat with Mrs. Ross before leaving. Those present included, Mrs. Howard Ferguson in amethyst chiffon velvet with small hat to match; Mrs. W. E. Barker in orchid chiffon; Mrs. Henry in black satin with hat to match; Mrs. Alexander Fraser, Mrs. W. Finlayson, Mrs. David Jamieson, Mrs. Wilfred Heighington, Mrs. Charles McCrea, Mrs. W. W. Denison, Mrs. E. W. Halderby, Mrs. W. D. Black, Mrs. Edward Ballie, Mrs. F. T. Smye, Hamilton, Mrs. Joseph Thompson, Mrs. Lincoln Goldie, Mrs. H. C. Nixon, Mrs. P. Poisson, Mrs. C. E. Raven, Mrs. J. F. Reid, Mrs. J. M. Robb, Mrs. D. J. Robertson, Mrs. D. M. Ross, Mrs. J. St. Denis, Mrs. J. A. Sangster, Mrs. E. F. Singer, Mrs. A. L. Shaver, Mrs. G. S. Shields, Mrs. F. J. Skinner, Mrs. T. K. Slack, Mrs. C. J. Smith, Mrs. F. Spence, Mrs. C. A. Seguin, Mrs. A. B. Smith, Mrs. W. W. Staples, Mrs. J. P. Strickland, Mrs. L. J. Simpson, Mrs. D. J. Taylor, Mrs. S. C. Tweed, Mrs. M. Vaughan, Mrs. A. V. Waters, Mrs. F. W. Wilson, Mrs. J. Cameron Wilson, Mrs. S. T. Wright, Mrs. Sidney J. Wilson, Mrs. Hunter Ogilvie, Mrs. Thomas Crawford, Mrs. B. S. Wemp, Mrs. D. G. Ross, Mrs. W. H. Ireland, Mrs. T. W. Jutten, Mrs. J. E. Jamieson, Mrs. A. J. Kennedy, Mrs. T. L. Kennedy, Mrs. T. J.

Mrs. Jack Maynard, who was the guest in Montreal of Mrs. Rykert McCaulg last week, is again in Toronto.

Mrs. Glyn Osler, of Toronto, was in Ottawa last week, guest at Wynyards of Mr. and Mrs. Hugh Fleming.

The Hon. Newton Rowell and Mrs. Rowell, of Toronto, are entertaining at tea on Saturday afternoon of this week in honor of the Japanese Minister, Mr. I. M. Tokugawa.

The Lieut.-Governor of British Columbia, the Hon. Randolph Bruce, and his niece, Miss Helen Mackenzie, are leaving Government House, Victoria, this week for the East. After a short stay in Toronto and Montreal they will



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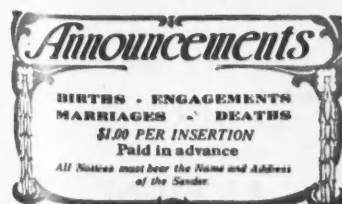
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ENGAGEMENTS  
Mr. and Mrs. J. H. Grayson of Moose Jaw, Saskatchewan, announce the engagement of their daughter Ellen Vaughan Kirk to Mr. Arthur James Mann, B.Sc., son of the late Mr. and Mrs. A. H. Mann, of London, England.

The engagement is announced of Florence E., youngest daughter of Mrs. Kirchner and the late Valentine Kirchner, Hanover, Ontario, to John Alexander Paterson also of Hanover, son of Mr. and Mrs. J. Paterson, Owen Sound, Ont. The marriage will take place, quietly, during the present month.

DEATHS  
At her late residence Oslo, Norway, Europe, Berthel, daughter of the late Col. Peder H. Hertzberg, Royal Engineers, on her 71st year, 1st Feb'y., 1930.

WADDELL—At "Beechfield," Peterborough, Ont., on January 28th, 1930, of pneumonia, Robert Roland MacLellan Waddell, aged 49 years, only child of the late Hugh and Mary Waddell.

CHAPLIN—Suddenly at Folkestone, England, Feb. 2nd, 1930, Marie Knowles, beloved wife of Major Garnet W. Chaplin.



### HARRIS-WYNN JOHNSON WEDDING

One of the notable of recent weddings which carries interest throughout Canada was that of Frances Patricia (Paddy), youngest daughter of Mr. and Mrs. C. E. Wynn Johnson of Alkali Lake, to Mr. Parker H. Harris, only son of Mrs. Harris and the late Edwin Harris of Rice Lake, Ont. They ceremony took place in December at St. James Church, Vancouver. They spent their honeymoon at Banff prior to residing at Rice Lake. Mrs. Harris is a sister of Mrs. W. C. Woodward of Vancouver, and of Mrs. Larry Wilson of Toronto.

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go to Ottawa for the opening of parliament. They will afterwards sail for England, where Miss Mackenzie's marriage to Mr. Julian I. Piggott will take place, in the early spring.

Mrs. Boris Hambourg will accompany her husband to New York on the tour of the Hart House String Quartette to New York and Washington. On Tuesday of this week Mrs. Hambourg spoke at Queen's University on the subject of music as a vacation for women.

Mrs. J. Filton, of Brantford, is a visitor in Toronto this week guest of Mrs. Louis McMurray.

While in London last month Mrs. Minerva Elliott was entertained by Sir William Orpen at his famous new studio. Mrs. Elliott was also the guest of the president of the Royal Academy after the private view of the Italian Collection.

Mrs. A. Stuart White, formerly Miss Margaret Page, held her post nuptial reception last week at her residence in Mecklenburg Street, Saint John. The beautifully decorated drawing room and tea room were filled with guests during the hours of 4 to 6. Mrs. White wore her wedding gown of ivory white satin and d'Alençon lace with close fit-

ting bodice and long lace sleeves. The skirt was tiered in circular fashion and lengthened at the back. She wore satin slippers to match her gown and carried Columbia roses. The hostess was assisted in receiving by her mother, Mrs. Henry C. Page, who wore a lovely chiton and lace gown in shades of violet. Those who assisted in the dining room were Mrs. M. B. Edwards and Miss Florence Rainnie, who poured tea and coffee, Mrs. R. B. Travis, Mrs. Harold C. Wood, Mrs. R. Denniston Starr, Mrs. Percival Streeter, Miss Jean Angus, Miss Viola McAvity, Miss Carolyn Page, Miss Edythe Mitchell, Miss Margaret Tilley and Miss Gertrude Rice.



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Mrs. W. O. Forsyth and Mrs. F. H. Barlow, of Chatsworth Drive, Toronto, have sent out invitations to an At Home on Thursday, February 20.

Mr. Arthur W. Anglin, of Toronto, has announced the engagement of his daughter, Dorothy Madeline, to Captain C. H. N. Ashlin, of Yokos Court, Kent, England.

Dr. William Goldie, of Toronto, left last week-end for British Columbia, to be gone till March.

The opening of the Ontario Legislature at the Parliament Buildings, Queen's Park, Toronto, was the brilliant politico-social event of Wednesday afternoon of last week in Toronto. The perennial interest attaching to this annual old and honored ceremony which reaches far back in to British history, rich in traditional custom and costume, picturesque & rare because of these, and full of significance to all those versed in political knowledge, brought large crowds of interested spectators to Queen's Park both within and without the great buildings. Ottawa has its ceremonial opening of Parliament but the Ontario Legislature is not much behind the House of Commons in the matter of pomp and splendour, and the only difference is the absence of the Governor-General and the brilliant group of officers who always attend His Excellency in the Senate Chamber.

The external ceremonies in connection with the opening of the Legislature began at the gates of Queen's Park, where at Avenue Road and Bloor Street, a detachment of the Royal Canadian Dragoons, under Lieut. C. C. Mann, awaited the Lieutenant-Governor and his aides, Colonel Alexander Fraser and Colonel Rhoades, and escorted His Honor to the front of the buildings where an inspection of the military guard of honor took place. The Lieutenant-Governor was then greeted by the Premier of Ontario, the Hon. Howard Ferguson, and to the booming of guns was escorted to the Legislative Chamber where already were assembled a brilliant array of members, wives, high officials, many notable members of bench and bar, of church, university and political life. Then came the Premier of Ontario escorting his wife, Mrs. Ferguson, all shimmering in a lovely gown of pink and silver, followed by the members of the Cabinet and their wives. When all were seated, came, preceded by aide-de-camp Captain Eric Haldenby, the wife of the Lieutenant-Governor escorted by the Premier, and Miss Susan Ross. Finally came the Lieutenant-Governor with a brilliant suite of officers in uniform, and in attendance Colonel Alexander Fraser, Colonel Rhoades, and Captain Haldenby. The officers were: Major-General C. G. Ashton, C.M.G., Colonel F. S. L. Ford, C.M.G., Colonel H. F. Hertzberg, C.M.G., D.S.O., M.C., Colonel E. C. Dean, Colonel C. H. Hill, D.S.O., Colonel Baptist Johnston, Colonel Mark Gillin, Lieut.-Col. T. C. Evans, M.C., Lieut.-Col. H. M. Hille, Lieut.-Col. W. S. Lawrence, Lieut.-Col. Douglas Bowie, Lieut.-Col. Keene Henning, Major R. J. Leach, M.C., and Major S. L. Spicer.

Mrs. Ross, wife of the Lieutenant-Governor, was a very charming figure in her gown of rich ivory satin with long court train from the shoulders, cut square at the foot, the bodice embroidered in pearls and rhinestones and pearls outlining the seams of the frock. From the left shoulder, caught with a diamond clasp, there was a long drape of rosepoint lace to the foot of the long train. She wore satin slippers, carried a handsome white fan of ostrich feathers. For ornament Mrs. Ross wore two ropes of pearls and a pearl and rhinestone bandeau, and over all a handsome mink wrap. Miss Susan Ross was in a French gown of delicate pink georgette and slippers of pink and silver brocade. Mrs. Ross's sister, Mrs. P. N. G. Starr, was beautifully gowned in gold brocade with emerald earrings and necklace for ornament.

Those present on this imposing occasion and later at the delightful reception given by the Speaker and his wife included, Sir William Mulock, Mrs. Lionel Clarke, Miss Mortimer Clark, Mr. and Mrs. Sigmund Samuel, Sir Robert and Lady Falconer, Mrs. E. C. Ashton, Mr. Justice F. Hodgins, Mrs. Hodgins, General and Mrs. Draper, Mrs. David Dunlap, Miss Margaret Higgin-



MISS ROSAMUND HODGINS  
Daughter of Col. and Mrs. Arthur Hodgins of Victoria, B. C., and granddaughter of the late Judge Thomas Hodgins, of Toronto, who is spending the winter in the East.

son, niece of Mrs. Howard Ferguson, Mrs. R. C. Matthews, Mr. and Mrs. Donald Ross, Dr. and Mrs. Herbert Bruce, Mrs. G. W. Monk, Colonel Baptist Johnston, the Speaker of the Legislature and Mrs. T. Ashmore Kidd, Mrs. J. D. Monteith, Mrs. W. J. Wilkinson, Mr. and Mrs. Donald Ross, Mrs. Gordon Forbes, the French Consul and Madame de la Sablière, the American Consul and Mrs. Sauer, Mrs. Charles McCrae, Lady Willison, Mrs. Arthur VanKoughnet, Mrs. Donald Macdonald, of Cobourg, Mrs. F. T. Smye, of Hamilton, Mrs. George McCann, Miss Mary Ogilvie, Mr. and Mrs. W. E. Barker, Mrs. I. B. Lucas, Mrs. G. W. Patterson, Mrs. Angus MacMurchy and her guest, Mrs. William Hutchison, of Glasgow, Scotland, Mrs. Victor Sinclair, Mrs. H. D. Warren, Mr. and Mrs. J. J. Gibbons, Hon. W. H. Black and Mrs. Black, Mrs. W. T. Hallam, Mrs. Michael Garvin, of Hamilton, Mrs. J. A. McLennan, of Dundas, Mrs. Robert Glasgow, of Montreal, Mrs. W. Dobie, Miss Patricia Watson, Colonel and Mrs. Claude Hill, Dr. and Mrs. Harry B. Anderson, Mrs. Strachan Johnston, Mrs. Frank MacKellon, Mrs. Allan Kennedy, of McLeod, Alta., Mrs. Cameron Wilson, of London, Ontario, Judge Middleton, Miss Margaret Middleton, Mr. and Mrs. R. S. Scadding, Mrs. H. M. Sutherland, Mrs. G. Locke, Mr. and Mrs. Wilfred Heighington, Mrs. F. S. Spence, of Fort William, Mrs. W. J. Hanna, Mrs. W. Anglin, Mrs. William Keith, of Newmarket, Mrs. J. F. Reed, Windsor, Miss Durlie, of New Zealand, Mrs. R. O. MacKay, of Brampton, Mrs. J. A. Moffatt, London, Mrs. William MacKay, of South Bruce, Mrs. Thomas Sparks, St. Marys, Mrs. W. Wills, Oakville, Mrs. W. G. Martin, Brantford, Miss Mary Goldie, Mr. and Mrs. Vernon Hearst, Mrs. C. W. Ingram, Sault Ste. Marie, Mrs. Vaughan McLean Howard, Mrs. Walter Lyon, Mrs. J. W. Nesbitt, Mrs. J. Earle Lawson, Dr. and Mrs. J. W. S. McCullough, Miss Marie Mac-

donell, Mrs. John Gunn, Mrs. Grant Needham, Mrs. W. L. Horton, of Goderich, Mrs. Sidney Hargreaves, Mrs. W. Pawley, of North York, Mrs. William Whittaker, of Oakville, the Misses Becknell, of Brantford, Mrs. Charles Robinson, of Hamilton, Mrs. C. E. Raven, of St. Thomas, Mrs. Charles Price, Mrs. R. T. Ferguson, Mrs. R. G. Fisher, the Misses Henry, Mrs. Kenneth MacLaren, Mrs. H. C. Nixon.

On the occasion of the opening of the Ontario Legislature a State dinner was held at Government House, Toronto, on Wednesday night of last week. The following were the guests: The Prime Minister of Ontario, the Archbishop of Toronto, the Lord Bishop of Toronto, the Moderator of the Presbyterian Church in Canada, the Moderator of the United Church of Canada, the Chief Justice of Ontario, the Chief Justice of the Common Pleas, the Chief Justice of the Second Division High Court of Justice, the members of the Provincial Cabinet, the Chancellor of McMaster University, the Senior Rabbi in Toronto, Hon. J. R. Cooke, Hon. E. A. Dunlop, Lieut.-Col. T. A. Kidd (Speaker of the Legislature), Mr. W. E. N. Sinclair, K.C., Hon. H. C. Nixon, Colonel Henry Cockshutt, Sir William Hearst, K.C.M.G., Hon. E. C. Drury, Sir Robert Falconer, K.C.M.G., Rev. Canon H. J. Cody, D.D., Very Rev. F. H. Cosgrave, D.D., Rev. Thomas Eakin, D.D., Rev. Alfred Gandler, D.D., Rev. E. W. Wallace, D.D., Rev. E. J. McCorkell, Rev. W. E. Taylor, Rev. Father J. M. Clair, Major-General E. C. Ashton, C.M.G., Brig.-Gen. C. J. Armstrong, C.B., C.M.G., D.O.C., Brig. W. B. Anderson, C.M.G., D.S.O., Colonel C. H. Hill, D.S.O., Colonel H. P. H. Hertzberg, C.M.G., D.S.O., M.C., Mr. W. W. Staples, M.P.P., Mr. Austin B. Smith, M.P.P., Major A. C. Lewis, Colonel G. Hunter Ogilvie, Mr. A. M. Dymond, K.C., his Worship Mayor Wemp, Rev. Stuart C. Parker, B.D., Hon. W. D. Black, Hon. Thomas Crawford, Hon. J. E. Thompson, Hon. Dr. David Jamieson, his Honor Judge Denton, Dr. W. R. Walters, Mr. W. J. Daly, Brig.-Gen. D. C. Draper, Sir Henry Drayton, K.C.M.G., Mr. C. A. Magrath, Mr. George W. Lee, Mr. R. Home Smith, Major-General V. A. S. Williams, C.M.G., Mr. E. C. Farr, Mr. Alexander McCowan, Hon. Dr. R. A. Pyne, Mr. J. W. Somers, Judge E. M. Coatsworth, Mr. C. F. Bulmer, Mr. V. A. Sinclair, Mr. Charles McKeown, Dr. G. I. Christie, Professor R. B. Thomson, Commodore G. H. Gooderham, Mr. Thomas Bradshaw, Mr. D. O. Bull, Mr. F. A. Rolph, Mr. Thomas Jenkins, Mr. G. W. Beardmore, M.P.H., Dr. George H. Locke, Dr. Warner Jones, Mr. John D. Spence, K.C., Mr. George M. Smith, Col. D. M. Robertson, Mr. George B. Woods, Mr. Alfred Nordheimer, M. Rochereau de la Sablière, Mr. Emil Sauer, Col. F. B. Robins, Lieut.-Col. J. B. Maclean, Mr. J. D. Fernandez, Mr. F. B. Petherstonhaugh, Brig.-Gen. J. A. Gunn, Mr. N. L. Martin, Mr. Frank Yeigh, Mr. C. J. Printz, Mr. R. L. Defries, Chev. G. B. Ambros, Senor C. A. Barriano, Mr. A. M. Wiseman, Mr. W. A. Kingsland, Mr. H. C. Groat, Mr. G. A. Brown, Dr. C. D. Howe, Mr. T. W. Gibson, Dr. A. H. U. Colquhoun, Mr. Horace Wallis, Dr. F. W. Merchant, Mr. Edward Bayly, Mr. L. V. Rorke, Dr. J. M. McCutcheon, Mr. W. C. Cain, Mr. D. McDonald, Mr. W. B. Roadhouse, Mr. F. V. Johns, Mr. H. M. Robbins, Colonel W. W. Denison, Mr. George Hogarth, Mr. J. H. H. Ballantyne, Dr. W. J. Bell, Mr. R. M. Smith, Mr. F. M. Turnbull, Mr. J. T. White, K.C., Mr. M. E. McKenzie, Mr. R. Leighton Foster, Mr. E. J. Zavitz, Mr. C. H. Fullerton, Mr. I. W. Killam, Mr. W. G. Jaffray, Mr. J. E. Atkinson, Mr. Douglas Robertson, Mr. C. A. C. Jennings, Mr. H. W. Anderson, Mr. H. C. Hindmarsh, Mr. Irving E. Robertson, Major E. B. McPherson, Lieutenant C. Foulkes, Lieutenant C. C. Mann, Mr. Donald C. Ross, Colonel Alexander Fraser, Colonel W. Rhoades, Captain E. W. Haldenby and Captain L. A. Robertson.

Miss Kathleen Gibbons, of Toronto, who will attend Mrs. H. E. Rawlings' dance on February 14, at the Ritz-Carlton, will be the guest of Miss Kathleen Evans while in Montreal.

Mr. Peter Bathurst, London, England, son of Lady Bathurst, New York, is the guest of Mr. and Mrs. Homer Smith, of Toronto, who are sojourning at Palm Beach, Florida.

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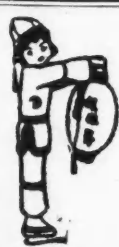
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MR. AND MRS. HERBERT DAVISON CLARK  
Whose marriage took place recently in Victoria. The bride is the daughter of Mr. and Mrs. E. E. Wootton of Victoria and granddaughter of the late Henry Wootton who was postmaster-general when Vancouver Island was a Crown colony. Mr. Clark is the only son of the late J. D. Clark and Mrs. Clark, now of Victoria, formerly of Winnipeg, and nephew of the late Sir Augustus M. Nanton and of Gen. H. C. Nanton.



The Premier of Ontario and Mrs. Ferguson entertained at a reception and dance in the Speaker's Apartments, Parliament Buildings, Queen's Park, Toronto, on Friday night of last week in honor of the wives and families of the Cabinet Ministers and of the members of the Legislature including many new members. The Premier and Mrs. Ferguson received the guests, Mrs. Ferguson wearing a smart trained gown of pale yellow satin with topazes for ornament, and carried a bouquet of orchids and lily-of-the-valley. An orchestra supplied music for the dancers and there were several tables of bridge for those who wished to play. The Premier and Mrs. Ferguson's guests included: Hon. G. S. and Mrs. Henry, Hon. W. H. and Mrs. Price, Hon. Charles and Mrs. McCrea, Hon. H. W. Nixon, the Sergeant-at-Arms and Mrs. Hunter Ogilvie, Hon. Lincoln and Mrs. Goldie, Hon. J. S. and Mrs. Martin, Hon. William and Mrs. Finlayson, Hon. J. D. and Mrs. Monteth, Hon. J. R. and Mrs. Cooke, Hon. E. A. and Mrs. Dunlop, Hon. F. T. and Mrs. Smye, of Hamilton, Mr. and Mrs. W. A. Baird, General and Mrs. D. M. Hogarth, Dr. and Mrs. David Jamieson, Mr. and Mrs. Albert Aubin, Mr. and Mrs. J. A. Anderson, Mr. and Mrs. F. W. Wilson, Mr. and Mrs. J. Cameron Wilson, Mr. H. C. Scholfield, the Speaker and Mrs. T. H. Kidd, Mr. and Mrs. J. F. Hill, Mr. and Mrs. W. H. Ireland, Mr. and Mrs. A. J. Kennedy, Mr. and Mrs. W. H. Bagg, Mr. and Mrs. Louis Cote, Mr. and Mrs. K. K. Hornum, Mr. and Mrs. Wilfred Heighington, Mr. and Mrs. W. H. Elliott, Mr. and Mrs. T. A. Blake-John, Mr. and Mrs. Coulter Maclean, Mr. and Mrs. H. C. Nixon, Mr. D. A. McNaughton, Mr. and Mrs. J. M. Robb, Mr. and Mrs. W. Newman, Mr. and Mrs. J. A. Sangster, Mr. and Mrs. G. H. Challees, Mr. and Mrs. E. F. Singer, Mr. and Mrs. F. G. McBrien, Mr. and Mrs. A. R. Nesbitt, Mr. and Mrs. A. L. Shaver, Mr. A. R. McMillan, Mr. and Mrs. F. J. Skinner, Mr. and Mrs. W. Morrison, Hon. G. and Mrs. Stewart, Mr. and Mrs. J. M. Robb, Mr. and Mrs. E. J. Murphy, Mr. and Mrs. T. K. Slack, Mr. and Mrs. T. P. Murray, Mr. and Mrs. H. S. Collier, Mr. and Mrs. A. E. Graham, Mr. Paul Poisson, Mr. F. W. Wilson, Mr. C. E. Raven, Dr. and Mrs. T. H. Bull, Miss Mary Finlayson, the Misses Higginson.



MISS ESTHER WILLIAMS  
Daughter of Mrs. S. J. Williams, of Kitchener and Toronto, and the late Mr. S. J. Williams. Miss Williams is an ardent devotee of badminton, golf and motor-boating.  
—Photo by Ashley and Crippen.

A very delightful luncheon was given by Mrs. W. D. Ross at Government House, Toronto, on Thursday of last week for the wives of the Cabinet Ministers and the members' wives, including the wives of thirty new members. The Lieutenant-Governor, Mrs. Ross, and Miss Susan Ross received the guests in the grey drawing-room, Mrs. Ross most attractively gowned in lace and chamoise in tones of grey, with shoes to match, and her hair becomingly held by a grey bandeau, was as usual, a charming and gracious hostess. Miss Susan Ross wore a pretty beige lace frock. Colonel Fraser was in attendance in the State Drawing-room, and Captain Robertson was looking after the comfort of the guests. The luncheon tables were most invitingly arranged and adorned with spring flowers in silver holders, in the ball room, and here Mrs. Ross was seated at the head table with Mrs. Ferguson on her right and Mrs. G. S. Henry on her left while Miss Susan Ross was at the head of the long table. The luncheon was a most enjoyable one, and after the toast to the King proposed by Mrs. Ross the guests enjoyed a pleasant chat with Mrs. Ross before leaving. Those present included, Mrs. Howard Ferguson in amethyst chiffon velvet with small hat to match; Mrs. W. E. Barker in orchid chiffon; Mrs. Henry in black satin with hat to match; Mrs. Alexander Fraser, Mrs. W. Finlayson, Mrs. David Jamieson, Mrs. Wilfred Heighington, Mrs. Charles McCrea, Mrs. W. W. Denison, Mrs. E. W. Hal-denby, Mrs. W. D. Black, Mrs. Edward Baillie, Mrs. F. T. Smye, Hamilton, Mrs. Joseph Thompson, Mrs. Lincoln Goldie, Mrs. H. C. Nixon, Mrs. P. Poisson, Mrs. C. E. Raven, Mrs. J. P. Reid, Mrs. J. M. Robb, Mrs. D. J. Robertson, Mrs. D. M. Ross, Mrs. J. St. Denis, Mrs. J. A. Sangster, Mrs. E. F. Singer, Mrs. A. L. Shaver, Mrs. G. S. Shields, Mrs. F. J. Skinner, Mrs. T. K. Slack, Mrs. C. J. Smith, Mrs. F. Spence, Mrs. C. A. Seguin, Mrs. A. B. Smith, Mrs. W. W. Staples, Mrs. J. F. Strickland, Mrs. L. J. Simpson, Mrs. D. J. Taylor, Mrs. S. C. Tweed, Mrs. M. Vaughan, Mrs. A. V. Waters, Mrs. F. W. Wilson, Mrs. J. Cameron Wilson, Mrs. S. T. Wright, Mrs. Sidney J. Wilson, Mrs. Hunter Ogilvie, Mrs. Thomas Crawford, Mrs. B. S. Wemp, Mrs. D. G. Ross, Mrs. W. H. Ireland, Mrs. T. G. Jutten, Mrs. J. E. Jamieson, Mrs. A. J. Kennedy, Mrs. T. L. Kennedy, Mrs. T.

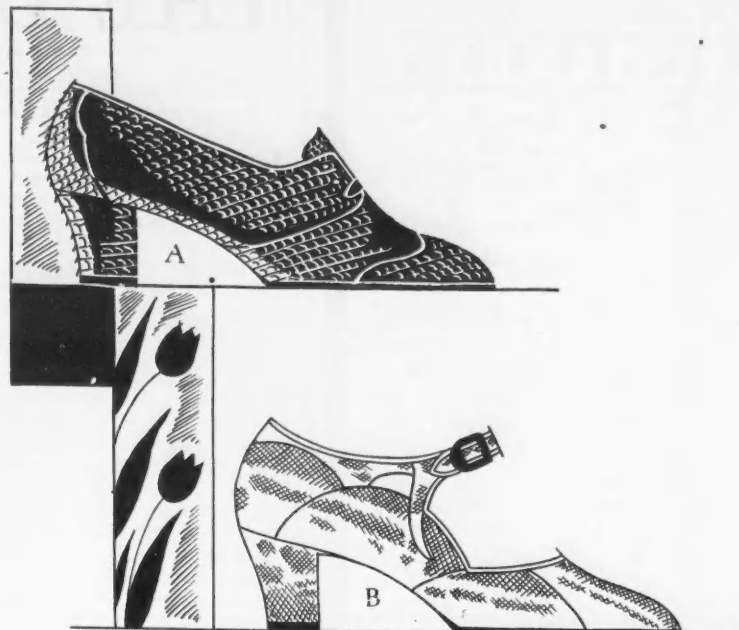
A. Kidd, Mrs. J. Lyons, Mrs. T. P. Lancaster, Mrs. F. V. Laughton, Mrs. L. Macaulay, Mrs. W. G. Martin, Mrs. W. G. Medd, Mrs. S. J. Moore, Mrs. H. Morel, Mrs. William Morrison, Mrs. T. A. Murphy, Mrs. E. J. Murphy, Mrs. T. P. Murray, Mrs. F. J. McArthur, Mrs. F. G. McBrien, Mrs. D. A. McNaughton, Mrs. W. J. Mackay, Mrs. A. Coulter McLean, Mrs. A. R. McMillan, Mrs. A. R. Nesbitt, Mrs. W. Newman, Mrs. Clifford Case, Mrs. G. H. Challees, Mrs. J. A. Craig, Mrs. H. J. Davis, Mrs. G. W. Ecclestone, Mrs. Arthur Ellis, Mrs. F. W. Elliott, Mrs. W. H. Elliott, Mrs. Howard Fraleigh, Mrs. L. W. Freese, Mrs. E. C. Graves, Mrs. A. E. Graham, Mrs. Earl Hutchinson, Mrs. J. P. Hill, Mrs. D. M. Hogarth, Mrs. K. K. Hornum, Mrs. A. E. Honeywell, Mrs. C. W. Hamby, Mrs. Philip Henry, Mrs. Bell, Mrs. Horace Wallis, Mrs. E. J. Zavitz, Mrs. Albert Aubin, Mrs. J. A. Anderson, Mrs. A. H. Acres, Mrs. T. H. Bell, Mrs. W. A. Baird, Mrs. W. J. Bragg, Mrs. R. N. Berry, Mrs. T. A. Blacklock, Mrs. David Bonis, Mrs. R. A. Baxter, Mrs. A. C. Calder, Mrs. H. A. Clark, Mrs. H. S. Collier, Mrs. Louis Cote, Mrs. J. S. Martin, Mrs. J. D. Monteth, Madame J. E. Ferrault, Quebec, Mrs. J. R. Cooke, Mrs. E. A. Dunlop, Mrs. J. H. H. Ballantyne, Mrs. W. C. Cain, Mrs. A. M. Dymond, Mrs. W. W. Denison, Mrs. R. Leighton Foster, Mrs. C. H. Fullerton, Mrs. T. W. Gibson, Mrs. George Hogarth, Mrs. D. Macdonald, Mrs. J. M. McCutcheon, Miss Jean Merchant, Mrs. H. M. Robbins, Mrs. L. V. Rorke, Mrs. R. M. Smith, Mrs. F. M. Turnbull.

Mrs. Jack Maynard, who was the guest in Montreal of Mrs. Rykert McCuaig last week, is again in Toronto.

Mrs. Glyn Osler, of Toronto, was in Ottawa last week, guest at Wynyards of Mr. and Mrs. Hugh Fleming.

The Hon. Newton Rowell and Mrs. Rowell, of Toronto, are entertaining at tea on Saturday afternoon of this week in honor of the Japanese Minister, Mr. I. M. Tokugawa.

The Lieut.-Governor of British Columbia, the Hon. Randolph Bruce, and his niece, Miss Helen Mackenzie, are leaving Government House, Victoria, this week for the East. After a short stay in Toronto and Montreal they will



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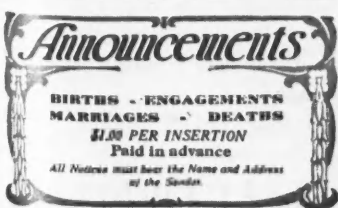
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### ENGAGEMENTS

Mr. and Mrs. J. H. Grayson of Moose Jaw, Saskatchewan, announce the engagement of their daughter Ellen Vaughan Kirk to Mr. Arthur James Mann, B.Sc., son of the late Mr. and Mrs. A. H. Mann, of London, England.

The engagement is announced of Florence E., youngest daughter of Mrs. Kirchner and the late Valentine Kirchner, Hanover, Ontario, to John Alexander Paterson also of Hanover, son of Mr. and Mrs. J. Paterson, Owen Sound, Ont. The marriage will take place, quietly, during the present month.

### DEATHS

At her late residence Oslo, Norway, Europe, Berthelot, daughter of the late Col. Peder H. Hertzberg, Royal Engineers, in her 71st year, 1st Feb'y, 1930.

WADDELL—At "Beechfield," Peterborough, Ont., on January 28th, 1930, of pneumonia, Robert Roland MacLellan Waddell, aged 49 years, only child of the late Hugh and Mary Waddell.

CHAPLIN—Suddenly at Folkestone, England, Feb. 3rd, 1930, Marie Knowles, beloved wife of Major Garnet W. Chaplin.



### HARRIS-WYNN JOHNSON WEDDING

One of the notable of recent weddings which carries interest throughout Canada was that of Frances Patricia (Paddy), youngest daughter of Mr. and Mrs. C. E. Wynn Johnson of Alkali Lake, to Mr. Pasker H. Harris, son of Mrs. Harris and the late Edwin Harris of Rice Lake, Ont. The ceremony took place in December at St. James Church, Vancouver. They spent their honeymoon at Banff prior to residing at Rice Lake. Mrs. Harris is a sister of Mrs. W. C. Woodward of Vancouver, and of Mrs. Larry Wilson of Toronto.

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go to Ottawa for the opening of parliament. They will afterwards sail for England, where Miss Mackenzie's marriage to Mr. Julian I. Piggott will take place, in the early spring.

Mrs. Boris Hambourg will accompany her husband to New York on the tour of the Hart House String Quartette to New York and Washington. On Tuesday of this week Mrs. Hambourg spoke at Queen's University on the subject of music as a vocation for women.

Mrs. J. Fliton, of Brantford, is a visitor in Toronto this week guest of Mrs. Louis McMurray.

While in London last month Mrs. Minerva Elliott was entertained by Sir William Orpen at his famous new studio. Mrs. Elliott was also the guest of the president of the Royal Academy after the private view of the Italian Collection.

Mrs. A. Stuart White, formerly Miss Margaret Page, held her post nuptial reception last week at her residence in Mecklenburg Street, Saint John. The beautifully decorated drawing room and tea room were filled with guests during the hours of 4 to 6. Mrs. White wore her wedding gown of ivory white satin and d'Alençon lace with close fit-

ting bodice and long lace sleeves. The skirt was tiered in circular fashion and lengthened at the back. She wore satin slippers to match her gown and carried Columbia roses. The hostess was assisted in receiving by her mother, Mrs. Henry C. Page, who wore a lovely chiton and lace gown in shades of violet. Those who assisted in the dining room were Mrs. M. B. Edwards and Miss Florence Rainnie, who poured tea and coffee, Mrs. R. B. Travis, Mrs. Harold C. Wood, Mrs. R. Denniston Starr, Mrs. Percival Streeter, Miss Jean Angus, Miss Viola McAvity, Miss Carolyn Page, Miss Edythe Mitchell, Miss Margaret Tilley and Miss Gertrude Rice.



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Mrs. W. O. Forsyth and Mrs. F. H. Barlow, of Chatsworth Drive, Toronto, have sent out invitations to an At Home on Thursday, February 20.

Mr. Arthur W. Anglin, of Toronto, has announced the engagement of his daughter, Dorothy Madeline, to Captain C. H. N. Ashlin, of Yokes Court, Kent, England.

Dr. William Goldie, of Toronto, left last week-end for British Columbia, to be gone till March.

The opening of the Ontario Legislature at the Parliament Buildings, Queen's Park, Toronto, was the brilliant politico-social event of Wednesday afternoon of last week in Toronto. The perennial interest attaching to this annual old and honored ceremony which reaches far back in to British history, rich in traditional custom and costume, and full of significance to all those versed in political knowledge, brought large crowds of interested spectators to Queen's Park both within and without the great buildings. Ottawa has its ceremonial opening of Parliament but the Ontario Legislature is not much behind the House of Commons in the matter of pomp and splendour, and the only difference is the absence of the Governor-General and the brilliant group of officers who always attend His Excellency in the Senate Chamber.

The external ceremonies in connection with the opening of the Legislature began at the gates of Queen's Park, where at Avenue Road and Bloor Street, a detachment of the Royal Canadian Dragoons, under Lieut. C. C. Mann, awaited the Lieutenant-Governor and his aides, Colonel Alexander Fraser and Colonel Rhoades, and escorted His Honor to the front of the buildings where an inspection of the military guard of honor took place. The Lieutenant-Governor was then greeted by the Premier of Ontario, the Hon. Howard Ferguson, and to the booming of guns was escorted to the Legislative Chamber where already were assembled a brilliant array of members, wives, high officials, many notable members of bench and bar, of church, university and political life. Then came the Premier of Ontario escorting his wife, Mrs. Ferguson, all shimmering in a lovely gown of pink and silver, followed by the members of the Cabinet and their wives. When all were seated, came, preceded by aide-de-camp Captain Eric Haldenby, the wife of the Lieutenant-Governor escorted by the Premier, and Miss Susan Ross. Finally came the Lieutenant-Governor with a brilliant suite of officers in uniform, and in attendance Colonel Alexander Fraser, Colonel Rhoades, and Captain Haldenby. The officers were: Major-General C. G. Ashton, C.M.G., Colonel F. S. L. Ford, C.M.G., Colonel H. F. H. Hertzberg, C.M.G., D.S.O., M.C., Colonel E. C. Dean, Colonel C. H. Hill, D.S.O., Colonel Baptist Johnston, Colonel Mark Gillin, Lieut.-Col. T. C. Evans, M.C., Lieut.-Col. H. M. Hiltchle, Lieut.-Col. W. S. Lawrence, Lieut.-Col. Douglas Bowie, Lieut.-Col. Keene Henning, Major R. J. Leach, M.C., and Major S. L. Spicer.

Mrs. Ross, wife of the Lieutenant-Governor, was a very charming figure in her gown of rich ivory satin with long court train from the shoulders, cut square at the foot, the bodice embroidered in pearls and rhinestones and pearls outlining the seams of the frock. From the left shoulder, caught with a diamond clasp, there was a long drape of rosepoint lace to the foot of the long train. She wore satin slippers, carried a handsome white fan of ostrich feathers. For ornament Mrs. Ross wore two ropes of pearls and a pearl and rhinestone bandeau, and over all a handsome mink wrap. Miss Susan Ross was in a French gown of delicate pink georgette and slippers of pink and silver brocade. Mrs. Ross's sister, Mrs. F. N. G. Starr, was beautifully gowned in gold brocade with emerald earrings and necklace for ornament.

Those present on this imposing occasion and later at the delightful reception given by the Speaker and his wife included, Sir William Mulock, Mrs. Lionel Clarke, Miss Mortimer Clark, Mr. and Mrs. Sigmund Samuel, Sir Robert and Lady Falconer, Mrs. E. C. Ashton, Mr. Justice F. Hodgins, Mrs. Hodgins, General and Mrs. Draper, Mrs. David Dunlop, Miss Margaret Higgin-



MISS ROSAMUND HODGINS  
Daughter of Col. and Mrs. Arthur Hodgins of Victoria, B. C., and granddaughter of the late Judge Thomas Hodgins of Toronto, who is spending the winter in the East.

son, niece of Mrs. Howard Ferguson, Mrs. R. C. Matthews, Mr. and Mrs. Donald Ross, Dr. and Mrs. Herbert Bruce, Mrs. G. W. Monk, Colonel Baptist Johnston, the Speaker of the Legislature and Mrs. T. Ashmore Kidd, Mrs. J. D. Monteith, Mrs. W. J. Wilkinson, Mr. and Mrs. Donald Ross, Mrs. Gordon Forbes, the French Consul and Madame de la Sablière, the American Consul and Mrs. Sauer, Mrs. Charles McCrae, Lady Willison, Mrs. Arthur VanKoughnet, Mrs. Donald Macdonald, of Cobourg, Mrs. F. T. Smye, of Hamilton, Mrs. George McCann, Miss Mary Ogilvie, Mr. and Mrs. W. E. Barker, Mrs. I. B. Lucas, Mrs. G. W. Patterson, Mrs. Angus MacMurchy and her guest, Mrs. William Hutchison, of Glasgow, Scotland, Mrs. Victor Sinclair, Mrs. H. D. Warren, Mr. and Mrs. J. J. Gibbons, Hon. W. H. Black and Mrs. Black, Mrs. W. T. Hallam, Mrs. Michael Garvin, of Hamilton, Mrs. J. A. McLennan, of Dundas, Mrs. Robert Glasgow, of Montreal, Mrs. W. Dobie, Miss Patricia Watson, Colonel and Mrs. Claude Hill, Dr. and Mrs. Harry B. Anderson, Mrs. Strachan Johnston, Mrs. Frank MacKelcan, Mrs. Allan Kennedy, of McLeod, Alta., Mrs. Cameron Wilson, of London, Ontario, Judge Middleton, Miss Margaret Middleton, Mr. and Mrs. R. S. Scadding, Mrs. H. M. Sutherland, Mrs. G. Locke, Mr. and Mrs. Wilfred Heighington, Mrs. F. S. Spence, of Fort William, Mrs. W. J. Hanna, Mrs. W. Anglin, Mrs. William Keith, of Newmarket, Mrs. J. F. Reed, Windsor, Miss Durie, of New Zealand, Mrs. R. O. MacKay, of Brampton, Mrs. J. A. Moffatt, London, Mrs. William MacKay, of South Bruce, Mrs. Thomas Sparks, St. Marys, Mrs. W. Willis, Oakville, Mrs. W. G. Martin, Brantford, Miss Mary Goldie, Mr. and Mrs. Vernon Hearst, Mrs. C. W. Ingram, Sault Ste. Marie, Mrs. Vaughan McLean Howard, Mrs. Walter Lyon, Mrs. J. W. Nesbitt, Mrs. J. Earle Lawson, Dr. and Mrs. J. W. S. McCullough, Miss Marie Mac-

donell, Mrs. John Gunn, Mrs. Grant Needham, Mrs. W. L. Horton, of Goderich, Mrs. Sidney Hargreaves, Mrs. W. Pawley, of North York, Mrs. William Whittaker, of Oakville, the Misses Becknell, of Brantford, Mrs. Charles Robinson, of Hamilton, Mrs. C. E. Raven, of St. Thomas, Mrs. Charles Price, Mrs. R. T. Ferguson, Mrs. R. G. Fisher, the Misses Henry, Mrs. Kenneth MacLaren, Mrs. H. C. Nixon.

On the occasion of the opening of the Ontario Legislature a State dinner was held at Government House, Toronto, on Wednesday night of last week. The following were the guests: The Prime Minister of Ontario, the Archbishop of Toronto, the Lord Bishop of Toronto, the Moderator of the Presbyterian Church in Canada, the Moderator of the United Church of Canada, the Chief Justice of Ontario, the Chief Justice of the Common Pleas, the Chief Justice of the Second Division High Court of Justice, the members of the Provincial Cabinet, the Chancellor of McMaster University, the Senior Rabbi in Toronto, Hon. J. R. Cooke, Hon. E. A. Dunlop, Lieut.-Col. T. A. Kidd (Speaker of the Legislature), Mr. W. E. N. Sinclair, K.C., Hon. H. C. Nixon, Colonel Henry Cockshutt, Sir William Hearst, K.C.M.G., Hon. E. C. Drury, Sir Robert Falconer, K.C.M.G., Rev. Canon H. J. Cody, D.D., Very Rev. F. H. Cosgrave, D.D., Rev. Thomas Eakin, D.D., Rev. Alfred Gandier, D.D., Rev. E. W. Wallace, D.D., Rev. E. J. McCorkell, Rev. W. E. Taylor, Rev. Father J. M. Clair, Major-General E. C. Ashton, C.M.G., Brig.-Gen. C. J. Armstrong, C.B., C.M.G., D.O.C., Brig. W. B. Anderson, C.M.G., D.S.O., Colonel C. H. Hill, D.S.O., Colonel H. F. H. Hertzberg, C.M.G., D.S.O., M.C., Mr. W. W. Staples, M.P.P., Mr. Austin B. Smith, M.P.P., Major A. C. Lewis, Colonel G. Hunter Ogilvie, Mr. A. M. Dymond, K.C., his Worship Mayor Wemp, Rev. Stuart C. Parker, B.D., Hon. W. D. Black, Hon. Thomas Crawford, Hon. J. E. Thompson, Hon. Dr. David Jamieson, his Honor Judge Denton, Dr. W. R. Walters, Mr. W. J. Daly, Brig.-Gen. D. C. Draper, Sir Henry Drayton, K.C.M.G., Mr. C. A. Magrath, Mr. George W. Lee, Mr. R. Home Smith, Major-General V. A. S. Williams, C.M.G., Mr. E. C. Farr, Mr. Alexander McCowan, Hon. Dr. R. A. Payne, Mr. J. W. Somers, Judge E. M. Coatsworth, Mr. C. F. Bulmer, Mr. V. A. Sinclair, Mr. Charles McKeown, Dr. G. I. Christie, Professor R. B. Thomson, Commodore G. H. Gooderham, Mr. Thomas Bradshaw, Mr. D. O. Bull, Mr. F. A. Rolph, Mr. Thomas Jenkins, Mr. G. W. Beardmore, M.F.E., Dr. George H. Locke, Dr. Warner Jones, Mr. John D. Spence, K.C., Mr. George M. Smith, Col. D. M. Robertson, Mr. George B. Woods, Mr. Alfred Nordheimer, M. Rochereau de la Sablière, Mr. Emil Sauer, Col. F. B. Robins, Lieut.-Col. J. B. Maclean, Mr. J. D. Fernandez, Mr. F. B. Fetherstonhaugh, Brig.-Gen. J. A. Gunn, Mr. N. L. Martin, Mr. Frank Yeigh, Mr. C. J. Printz, Mr. R. L. Defries, Chev. G. B. Ambrosi, Senior C. A. Barranco, Mr. A. M. Wiseman, Mr. W. A. Kingsland, Mr. H. C. Grout, Mr. G. A. Brown, Dr. C. D. Howe, Mr. T. W. Gibson, Dr. A. H. U. Colquhoun, Mr. Horace Wallis, Dr. F. W. Merchant, Mr. Edward Bayly, Mr. L. V. Rorke, Dr. J. M. McCutcheon, Mr. W. C. Cain, Mr. D. McDonald, Mr. W. B. Roadhouse, Mr. F. V. Johns, Mr. H. M. Robbins, Colonel W. W. Denison, Mr. George Hogarth, Mr. J. H. H. Ballantyne, Dr. W. J. Bell, Mr. R. M. Smith, Mr. F. M. Turnbull, Mr. J. T. White, K.C., Mr. M. E. McKenzie, Mr. R. Leighton Foster, Mr. E. J. Zavitz, Mr. C. H. Fullerton, Mr. L. W. Killam, Mr. W. G. Jaffray, Mr. J. E. Atkinson, Mr. Douglas Robertson, Mr. C. A. C. Jennings, Mr. H. W. Anderson, Mr. H. C. Hindmarsh, Mr. Irving E. Robertson, Major E. B. McPherson, Lieutenant C. Foulkes, Lieutenant C. C. Mann, Mr. Donald C. Ross, Colonel Alexander Fraser, Colonel W. Rhoades, Captain E. W. Haldenby and Captain L. A. Robertson.

Miss Kathleen Gibbons, of Toronto, who will attend Mrs. H. E. Rawlings' dance on February 14, at the Ritz-Carlton, will be the guest of Miss Kathleen Evans while in Montreal.

Mr. Peter Bathurst, London, England, son of Lady Bathurst, New York, is the guest of Mr. and Mrs. Homer Smith, of Toronto, who are sojourning at Palm Beach, Florida.



MR. AND MRS. HERBERT DAVISON CLARK  
Whose marriage took place recently in Victoria. The bride is the daughter of Mr. and Mrs. E. E. Wootton of Victoria and granddaughter of the late Henry Wootton who was postmaster-general when Vancouver Island was a Crown colony. Mr. Clark is the only son of the late J. D. Clark and Mrs. Clark, now of Victoria, formerly of Winnipeg, and nephew of the late Sir Augustus M. Nanton and of Gen. H. C. Nanton.

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Oxfords, pumps, in many leathers. Values up to \$18.00. Sale price, \$8.95.	Ties, straps and pumps. Values up to \$18.00. Sale price, \$8.95.

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Black, white, blue, grey and green velvet. Values up to \$14.50. Sale price \$8.95.

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The Premier of Ontario and Mrs. Ferguson entertained at a reception and dance in the Speaker's Apartments, Toronto, on Friday night of last week in honor of the wives and families of the Cabinet Ministers and of the members of the Legislature including many new members. The Premier and Mrs. Ferguson received the guests, Mrs. Ferguson wearing a smart trained gown of pale yellow satin with topazes for ornament, and carried a bouquet of orchids and lily-of-the-valley. An orchestra supplied music for the dancers and there were several tables of bridge for those who wished to play. The Premier and Mrs. Ferguson's guests included: Hon. G. S. and Mrs. Henry, Hon. W. H. and Mrs. Price, Hon. Charles and Mrs. McCrea, Hon. H. W. Nixon, the Sergeant-at-Arms and Mrs. Hunter Ogilvie, Hon. Lincoln and Mrs. Goldie, Hon. J. S. and Mrs. Martin, Hon. William and Mrs. Finlayson, Hon. J. D. and Mrs. Monteth, Hon. J. R. and Mrs. Cooke, Hon. E. A. and Mrs. Dunlop, Hon. F. T. and Mrs. Smye, of Hamilton, Mr. and Mrs. W. A. Baird, General and Mrs. D. M. Hogarth, Dr. and Mrs. David Jamieson, Mr. and Mrs. Albert Aubin, Mr. and Mrs. J. A. Anderson, Mr. and Mrs. F. W. Wilson, Mr. and Mrs. J. Cameron Wilson, Mr. H. C. Schofield, the Speaker and Mrs. T. H. Kidd, Mr. and Mrs. J. F. Hill, Mr. and Mrs. W. H. Ireland, Mr. and Mrs. A. J. Kennedy, Mr. and Mrs. W. H. Bragg, Mr. and Mrs. Louis Cote, Mr. and Mrs. K. K. Homuth, Mr. and Mrs. Wilfred Heighington, Mr. and Mrs. W. H. Elliott, Mr. and Mrs. T. A. Blake, Mr. and Mrs. Coulter Maclean, Mr. and Mrs. H. C. Nixon, Mr. D. A. McNaughton, Mr. and Mrs. J. M. Robb, Mr. and Mrs. W. Newman, Mr. and Mrs. J. A. Sangster, Mr. and Mrs. G. H. Chalices, Mr. and Mrs. E. F. Singer, Mr. and Mrs. F. G. McBrien, Mr. and Mrs. A. R. Nesbitt, Mr. and Mrs. A. L. Shaver, Mr. A. R. McMillan, Mr. and Mrs. F. J. Skinner, Mr. and Mrs. W. Morrison, Hon. G. and Mrs. Stewart, Mr. and Mrs. J. M. Robb, Mr. and Mrs. E. J. Murphy, Mr. and Mrs. T. K. Slack, Mr. and Mrs. T. P. Murray, Mr. and Mrs. H. S. Collier, Mr. and Mrs. A. E. Graham, Mr. Paul Polsson, Mr. F. W. Wilson, Mr. C. E. Raven, Dr. and Mrs. T. H. Bull, Miss Mary Finlayson, the Misses Higginson.



MISS ESTHER WILLIAMS  
Daughter of Mrs. S. J. Williams, of Kitchener and Toronto, and the late Mr. S. J. Williams. Miss Williams is an ardent devotee of badminton, golf and motor-boating.  
—Photo by Ashley and Crippen.

A very delightful luncheon was given by Mrs. W. D. Ross at Government House, Toronto, on Thursday of last week for the wives of the Cabinet Ministers and the members' wives, including the wives of thirty new members. The Lieutenant-Governor, Mrs. Ross, and Miss Susan Ross received the guests in the grey drawing-room. Mrs. Ross most attractively gowned in lace and charmuse in tones of grey, with shoes to match, and her hair becomingly held by a grey bandeau, was as usual, a charming and gracious hostess. Miss Susan Ross wore a pretty beige lace frock. Colonel Fraser was in attendance in the State Drawing-room, and Captain Robertson was looking after the comfort of the guests. The luncheon tables were most invitingly arranged and adorned with spring flowers in silver holders, in the ball room, and here Mrs. Ross was seated at the head table with Mrs. Ferguson on her right and Mrs. G. S. Henry on her left while Miss Susan Ross was at the head of the long table. The luncheon was a most enjoyable one, and after the toast to the King proposed by Mrs. Ross the guests enjoyed a pleasant chat with Mrs. Ross before leaving. Those present included, Mrs. Howard Ferguson in amethyst chiffon velvet with small hat to match; Mrs. W. E. Barker in orchid chiffon; Mrs. Henry in black satin with hat to match; Mrs. Alexander Fraser, Mrs. W. Finlayson, Mrs. David Jamieson, Mrs. Wilfred Heighington, Mrs. Charles McCrea, Mrs. W. W. Denison, Mrs. E. W. Haldenby, Mrs. W. D. Black, Mrs. Edward Baillie, Mrs. F. T. Smye, Hamilton, Mrs. Joseph Thompson, Mrs. Lincoln Goldie, Mrs. H. C. Nixon, Mrs. P. Polsson, Mrs. C. E. Raven, Mrs. J. P. Reid, Mrs. J. M. Robb, Mrs. D. J. Robertson, Mrs. D. M. Ross, Mrs. J. St. Denis, Mrs. J. A. Sangster, Mrs. E. F. Singer, Mrs. A. L. Shaver, Mrs. G. S. Shields, Mrs. F. J. Skinner, Mrs. T. K. Slack, Mrs. C. J. Smith, Mrs. F. Spence, Mrs. C. A. Seguin, Mrs. A. B. Smith, Mrs. W. W. Staples, Mrs. J. F. Strickland, Mrs. L. J. Simpson, Mrs. D. J. Taylor, Mrs. S. C. Tweed, Mrs. M. Vaughan, Mrs. A. V. Waters, Mrs. F. W. Wilson, Mrs. J. Cameron Wilson, Mrs. S. T. Wright, Mrs. Sidney J. Wilson, Mrs. Hunter Ogilvie, Mrs. Thomas Crawford, Mrs. B. S. Wemp, Mrs. D. G. Ross, Mrs. W. H. Ireland, Mrs. T. W. Jutten, Mrs. J. E. Jamieson, Mrs. A. J. Kennedy, Mrs. T. L. Kennedy, Mrs. T.

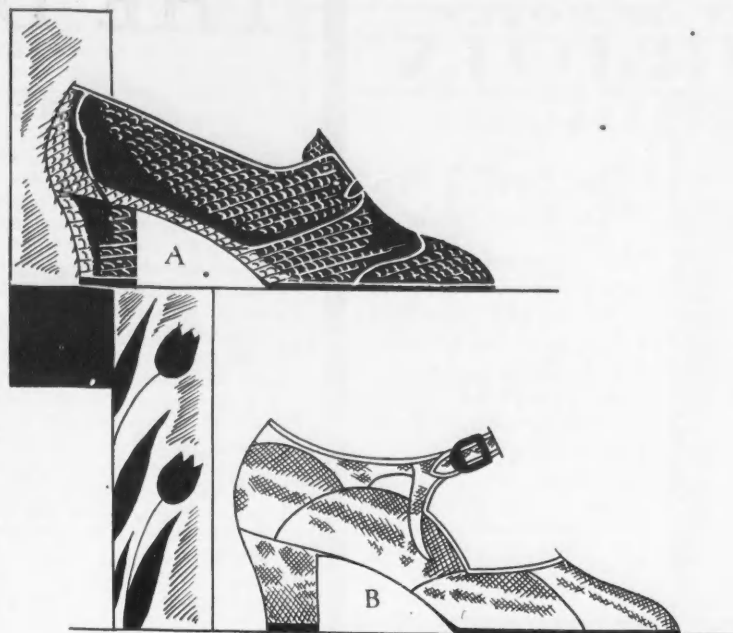
A. Kidd, Mrs. J. Lyons, Mrs. T. P. Lancaster, Mrs. F. V. Laughton, Mrs. L. Macaulay, Mrs. W. G. Martin, Mrs. W. G. Medd, Mrs. S. J. Moore, Mrs. H. Morel, Mrs. William Morrison, Mrs. T. A. Murphy, Mrs. E. J. Murphy, Mrs. T. F. Murray, Mrs. F. J. McArthur, Mrs. F. G. McBrien, Mrs. D. A. McNaughton, Mrs. W. J. Mackay, Mrs. A. Coulter Maclean, Mrs. A. R. McMillan, Mrs. A. R. Nesbitt, Mrs. W. Newman, Mrs. Clifford Case, Mrs. G. H. Chalices, Mrs. J. A. Craig, Mrs. H. J. Davis, Mrs. G. W. Ecclestone, Mrs. Arthur Ellis, Mrs. F. W. Elliott, Mrs. W. H. Elliott, Mrs. Howard Fraleigh, Mrs. L. W. Freese, Mrs. E. C. Graves, Mrs. A. E. Graham, Mrs. Earl Hutchinson, Mrs. J. F. Hill, Mrs. D. M. Hogarth, Mrs. K. K. Homuth, Mrs. A. E. Honeywell, Mrs. C. W. Hamby, Mrs. Philip Henry, Mrs. Bell, Mrs. Horace Wallis, Mrs. E. J. Zavitz, Mrs. Albert Aubin, Mrs. J. A. Anderson, Mrs. A. H. Acres, Mrs. T. H. Bell, Mrs. W. A. Baird, Mrs. W. J. Bragg, Mrs. R. N. Berry, Mrs. T. A. Blakelock, Mrs. David Bonis, Mrs. R. A. Baxter, Mrs. A. C. Calder, Mrs. H. A. Clark, Mrs. H. S. Collier, Mrs. Louis Cote, Mrs. J. S. Martin, Mrs. J. D. Monteth, Madame J. E. Perrault, Quebec, Mrs. J. R. Cooke, Mrs. E. A. Dunlop, Mrs. J. H. H. Ballantyne, Mrs. W. C. Cain, Mrs. A. M. Dymond, Mrs. W. W. Denison, Mrs. R. Leighton Foster, Mrs. C. H. Fullerton, Mrs. T. W. Gibson, Mrs. George Hogarth, Mrs. D. MacDonald, Mrs. J. M. McCutcheon, Miss Jean Merchant, Mrs. H. M. Robbins, Mrs. L. V. Rorke, Mrs. R. M. Smith, Mrs. F. M. Turnbull.

Mrs. Jack Maynard, who was the guest in Montreal of Mrs. Rykert McCuaig last week, is again in Toronto.

Mrs. Glyn Osler, of Toronto, was in Ottawa last week, guest at Wynyards of Mr. and Mrs. Hugh Fleming.

The Hon. Newton Rowell and Mrs. Rowell of Toronto, are entertaining at tea on Saturday afternoon of this week in honor of the Japanese Minister, Mr. I. M. Tokugawa.

The Lieut.-Governor of British Columbia, the Hon. Randolph Bruce, and his niece, Miss Helen Mackenzie, are leaving Government House, Victoria, this week for the East. After a short stay in Toronto and Montreal they will



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### ENGAGEMENTS

Mr. and Mrs. J. H. Grayson of Moose Jaw, Saskatchewan, announce the engagement of their daughter Ellen Vaughan Kirk to Mr. Arthur James Mann, B.Sc., son of the late Mr. and Mrs. A. H. Mann, of London, England.

The engagement is announced of Florence E., youngest daughter of Mrs. Kirchner and the late Valentine Kirchner, Hanover, Ontario, to John Alexander Paterson also of Hanover, son of Mr. and Mrs. J. Paterson, Owen Sound, Ont. The marriage will take place, quietly, during the present month.

### DEATHS

At her late residence Oslo, Norway, Europe, Bergliot, daughter of the late Col. Peter H. Hertzberg, Royal Engineers, in her 71st year, 1st Feb'y., 1930.

WADDELL—At "Beachfield," Peterborough, Ont., on January 28th, 1930, of pneumonia, Robert Roland MacLellan Waddell, aged 49 years, only child of the late Hugh and Mary Waddell.

CHAPLIN—Suddenly at Folkestone, England, Feb. 3rd, 1930, Marie Knowles, beloved wife of Major Kenneth W. Chaplin.



### HARRIS-WYNN JOHNSON WEDDING

One of the notable of recent weddings which carries interest throughout Canada was that of Frances Patricia (Paddy), youngest daughter of Mr. and Mrs. C. E. Wynn Johnson of Alkali Lake, to Mr. Parker H. Harris, only son of Mrs. Harris and the late Edwin Harris of Rice Lake, Ont. The ceremony took place in December at St. James Church, Vancouver. They spent their honeymoon at Banff prior to residing at Rice Lake. Mrs. Harris is a sister of Mrs. W. G. Woodward of Vancouver, and of Mrs. Larry Wilson of Toronto.

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go to Ottawa for the opening of parliament. They will afterwards sail for England, where Miss Mackenzie's marriage to Mr. Julian I. Piggett will take place, in the early spring.

Mrs. Boris Hambourg will accompany her husband to New York on the tour of the Hart House String Quartette to New York and Washington. On Tuesday of this week Mrs. Hambourg spoke at Queen's University on the subject of music as a vocation for women.

Mrs. J. Filton, of Brantford, is a visitor in Toronto this week guest of Mrs. Louis McMurray.

While in London last month Mrs. Minerva Elliott was entertained by Sir William Orpen at his famous new studio. Mrs. Elliott was also the guest of the president of the Royal Academy after the private view of the Italian Collection.

Mrs. A. Stuart White, formerly Miss Margaret Page, held her post nuptial reception last week at her residence in Meeklenburg Street, Saint John. The beautifully decorated drawing room and tea room were filled with guests during the hours of 4 to 6. Mrs. White wore her wedding gown of ivory white satin and d'Alençon lace with close fit-

ting bodice and long lace sleeves. The skirt was tiered in circular fashion and lengthened at the back. She wore satin slippers to match her gown and carried Columbia roses. The hostess was assisted in receiving by her mother, Mrs. Henry C. Page, who wore a lovely chiffon and lace gown in shades of violet. Those who assisted in the dining room were Mrs. M. B. Edwards and Miss Florence Rainnie, who poured tea and coffee, Mrs. R. B. Travis, Mrs. Harold C. Wood, Mrs. R. Denniston Starr, Mrs. Percival Streeter, Miss Jean Angus, Miss Viola McAvity, Miss Carolyn Page, Miss Edythe Mitchell, Miss Margaret Tilley and Miss Gertrude Rice.



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CREAMS • LIPSTICKS

An enchanting ensemble for those who value personal daintiness.

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MONTREAL

# THE DRESSING TABLE

CONDUCTED BY ISABEL DEAN-MORGAN

## THE OTHER HALF OF BEAUTY

EXQUISITE care of the skin and careless living habits are not a happy combination. We all know that true beauty does not come out of a box or a jar, although we realize that the contents of these are the things that make us appear at our best. However, for the sake of our complexions, our enjoyment in life, our good looks in the years to come, we must think about sleep and food and exercise.

From the age of sixteen to thirty, you need from seven and a half to eight hours sleep—at least four nights out of seven. From thirty to fifty, six and a half to seven hours will suffice. This should be supplemented with a daily short rest after lunch or just before dinner.

These little rest periods provide excellent opportunities for taking your beauty treatment, such as applying skin food if your skin is dry and beginning to show wrinkles, or a pore paste if there are enlarged pores.

Those restless souls who feel that they are retiring in the middle of the afternoon if they go to bed at nine or ten in the evening, should regard the hours that they are giving to sleep as a sound investment in keeping the fresh, untired appearance of youthful vitality for a longer time, keeping away the wrinkles and bringing a genuine sparkle to the eye.

We live lives of high tension—which



A SMART HAT FOR PRE-SPRING WEAR

is excellent and interesting. But we must take time to re-charge our batteries, if we may use an example, and this can best be done by having a good night's rest. The more sleep you get, the younger you will stay.

If one would get the most good out of their hours of sleep all the bones and muscles of the body must be relaxed to their fullest extent. For instance you may find yourself frowning, an arm may be tightly tensed, a hand clenched. As you discover that these muscles and bones are tense relax until the whole body is limp. Sleep will come more easily and will be of more benefit.

Then there is the question of food which is of as much importance as that of sleep. A radiantly clear skin and rich food do not go together. Sometimes it costs quite a pang to say "No, thank you," especially for the lady who finds it almost impossible to resist the blandishments of dainty little cakes, eclairs, hot chocolate and all the rest.

These need not be banished from the diet altogether, but they should assume their proper proportion in it, so that the things that are really essential for good skin health are not lacking altogether. Each day the menu should include lettuce, celery, cabbage, spinach, oranges, grapefruit, white cherries, lemons or tomatoes. If you are in doubt, your doctor will tell you what combinations are good for you personally. Water should have an important place in the diet. At least eight glasses of it should be drunk every day.

If embonpoint is your particular difficulty and you are entertaining thoughts of dieting, do be very, very cautious. The complexion will show in a most tell-tale manner the result of drastic reducing measures. Do not subscribe to reducing regimes or diets that have not the approval of the medical profession. Most of these diets which were so much the rage have disappeared, for which we may lift up our eyes in heartfelt thanks. They had their day, and a very harmful day it was for some women who took them up enthusiastically. To-day Fashion is

a little kinder to curves, and the flat skeleton-like form upon which there was not an ounce of superfluous flesh has become just a little passé.

A sensible use of the proper foods and exercise will be the happiest method of reducing. While there are a number of pounds to lose in the interest of good health and good looks, it should be done under the direction of a physician.

Too-rapid reduction will mean depleted nervous energy, lines and a drawn and haggard appearance. The proper creams and treatments should be employed to prevent this.

On the other hand, if you belong in the company of those who desire to gain weight and not to lose it, build up your weight with simple wholesome foods, milk and potatoes and starchy vegetables, and not with the rich and heavy concoctions that will ruin your complexion. Since the skin usually is dry when there is under-

FOR INSTANCE . . .

## SQUIBB'S DENTAL CREAM MAY SAVE YOU A BAD CASE OF RHEUMATISM

The average adult faces either rheumatism, nervous disorder, heart trouble or kidney disease somewhere in the future.

For decayed teeth and infected gums are by far the greatest cause of these diseases. And the average person has five neglected cavities, while thousands are contending with gum troubles.

Germ and poisons developing from a diseased tooth or the infected gum around it may be absorbed into the blood stream and lodged in other tissues or organs which then also become diseased. Many a mysterious ailment starts this way. So what a pity that thousands fail to realize that nearly all tooth decay can be prevented and gums kept firm and healthy! What a mistake that so many thoughtlessly use any dentifrice regardless of its actual merit.

The formula for Squibb's Dental Cream definitely recognizes the causes behind tooth decay and gum troubles — and the best ways to prevent them.

Acid-forming germs cause tooth decay by dissolving the enamel. These germs feed and multiply upon the fermenting food particles which collect between your teeth, in the pits and fissures, and along the gum margin, *The Danger Line*, where there is a tiny crevice.

Your tooth-brush can't reach these vulnerable places. Ordinary dentifrices are powerless—but Squibb's Dental Cream contains 50% Squibb's Milk of Magnesia. Plenty of this safe, effective antacid to penetrate crevices and render acids harmless. In still another way, Squibb's helps keep the gum margin healthy. It definitely soothes irritation. It contains no grit, no astringents, nothing which might injure the delicate tissues. And as long as *The Danger Line* is healthy, pyorrhea will not develop—the gums will not become infected.

Squibb's Dental Cream cleans teeth thoroughly and safely. Use it regularly. You'll notice your teeth keeping freer from decay . . . *The Danger Line* pink and firm—real protection against pyorrhea and disease. E. R. Squibb & Sons of Canada, Ltd. Manufacturing Chemists to the Medical Profession since 1858.



*The Danger Line* is the line where gums meet teeth. As long as it keeps healthy, pyorrhea will not occur. In the cross-section above, notice the tiny crevice at each side of the tooth. The arrows show it. Food particles collect here, ferment and irritate the gums with acids. Eventually the delicate gum edge recedes and then *The Danger Line* is no longer a protection.



An x-ray showing abscess of a tooth, unsuspected by a sufferer from rheumatism. Such a condition floods the blood stream with pus germs. It is far more serious than the chances for infection from a skin wound—far it represents a constant source of infection.

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### Brunette Beauty

Dull, lifeless, brown hair glows with alluring tints after a shampoo with Evan Williams "Graduated". Six distinct shampoos for every shade of hair, at your druggist.

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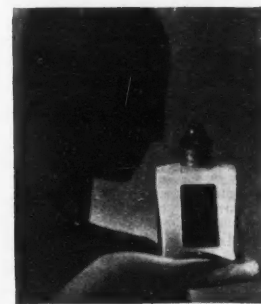
**Evan Williams  
HENNA  
SHAMPOO**



ENO corrects that condition which doctors term Intestinal Absorption.

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## Hands Must Not Age



Some hands look as though they did the weary work of the world—others as though they were made to capture and hold love. Which are yours—the kind that inspire pity—or the kind that inspire poets? You may choose, and make your hands as lovely and young as you wish, if you will but care for them with affectionate interest.

Elizabeth Arden, who knows so much better than anybody else how to give the skin new radiance, knows also the swiftest and best way of transforming hands. Each of the Preparations listed below has been created by Miss Arden to contribute something definite to hand loveliness. Use them faithfully and you will be rewarded with the irresistible charm of soft, pink-tipped fingers and hands of dazzling whiteness.

Ask for Elizabeth Arden's books, "The Quest of the Beautiful," and "Your Masterpiece Yourself" which will tell you how to follow her scientific method in the care of your skin at home. These preparations are on sale at smart shops all over Canada.

Venetian Velva Bath. A cream soap in a big chubby tube containing oil and oatmeal. Tube \$1.50.

Venetian Velva Liquid. Its delicate oils prevent roughness and chapping. Does not leave the hands sticky. \$1, \$2.50.

Venetian Milk of Almonds. A real skin food for the hands made from fresh almonds. \$2.50.

Venetian Hand Cream. After washing them with an Arden soap, smooth your hands with Hand Cream and they will be velvety. \$1.

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ELIZABETH ARDEN of CANADA, LTD.

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### BROCADE WRAP

A richly shaded brocade wrap which features a mink collar and elbow cuff trimming, and follows the slender wrap-around line with flaring sleeves which end in pointed godets. The dress of silk net carries out the same brocade shade as is seen in the brocade pattern.





A VANISHING MODE  
Paris forecasts the wide brim.

weight skin and tissue food may be used to advantage in helping to fill out the hollows.

Where regular exercise is taken and sports of various kinds engaged in there is usually good health. But sometimes exercise is more of a problem. However, if you cannot play tennis or golf or swim frequently, you can do exercises before an open window and you can walk erectly.

Then of course there are the other factors that have so much bearing upon the physical condition and the good looks. Of these, worry is the most potent in bringing signs of age. But if you are the worrying kind, do remember not to pucker your brows, and you may escape a few of its consequences.

Sleep, plus good food, plus complexion cure, is the combination of all good looks.

## Correspondence

K. F. You can shampoo your own hair, particularly if it is short, by following these simple directions. First comb the hair free of tangles and spray with plenty of hot clear water to remove as much of the oil and dust as possible. Use the proper amount of shampoo. Do not be sparing with it. Repeat the soaping and rinse with clear hot water several times using cooler water each time so that the final rinsing is lukewarm and the hair is left fluffy. A final rinsing in cold water is not necessary.

Colds can be prevented by using a tonic after your shampoo. If possible avoid artificial heat for drying, but if you can find Old Sol on the job, let him help you.

The night before shampooing it will be found helpful if a pomade or oil is used to lubricate the scalp and remove the cuticle. If the hair is brittle, apply it to the ends to prevent breaking.

Now, if the hair is too oily, too dry, falling out or if you have dandruff, after shampooing, use the tonic appropriate for your scalp. The pores are open and the scalp readily absorbs the tonic so it is especially beneficial at this time.

D. S. It is difficult to say whether the double chin is due to faulty posture or to a gain in weight. You will know from which of these is the cause. The first thing to be done is to correct the thing that is the cause of it. The second is to take measures that will prevent it from becoming worse.

There are patters that are very helpful for home use in patting away the

gain at this point. There are astringents to be used, and a very helpful thing is a special band to be worn under the chin at night.

## Fashion Notes

PARIS party frocks for the younger set show many adaptations from the accepted long-line princess silhouette, which is the last word for the post-debutante. Jane Regny, who specializes in fashions for the very young has turned her talents to making evening dresses to fill in the hiatus. She makes evening gowns ideal for the school and college set, bringing the skirt hems down to the ankles all around and yet keeping the silhouette girlish. She does not use the princess fitting seen everywhere else, but gives these frocks short, bloused waists, with waistlines held by belts or sashes at the normal place, and ankle or instep-length skirts, gathered very full, or paneled, and even around the bottom.

White chiffon appears in several of her best party dresses for youth and it is equally smart for the more mature. A burgundy red chiffon dress in this collection has a jeweled belt around the normal waistline, and a skirt made of flaring circular panels set over a plain, long foundation. The blouse is shirred and has a square décolleté—a neckline that is very popular in Paris.

Many of the rarest Parisian buds are blooming out in Chanel's ruffled party frocks made of tulle. These dresses have bodices that reach only to a high waistline, with belts around the waist and skirts to the insteps covered by gathered ruffles of tulle, each about five inches wide, or ruffles that are shirred in bands and have narrower ruffles at their lower edges. The brightest red is the color that most women choose for such dresses, or Chanel's deep crow blue.

POIRET has a black tulle frock for young girl, with a skirt cut square like a huge handkerchief, and a fluted six-inch tulle ruffle for a hem. The corners of this handkerchief fall in points to the floor and are embroidered with large chenille leaves. The

bodice is short, closely fitted and has a round neckline.

Another Poiret dress for the debutante is made of heart-of-lettuce green chiffon. The bodice of this dress comes to the neckline at the bottom and rises to the throat at the top but a décolleté neck is indicated by fine gold embroidery which makes the entire lower bodice opaque. The skirt is shirred very full and divided into evenly long panels. The clever feature of this dress is sixteen-button green chiffon mitts, with a wrist and above-the-elbow bracelet embroidered in gold on both. A full-length chiffon scarf is attached to one mitt and draped around the shoulders.

Lace, which is extremely smart for evening frocks, is considered too mature for the youthful, but Lelong has a substitute which he employs for one of the smartest dance dresses to be found in Paris. This is lacy horsehair braid about three inches wide. A short bolero jacket serves for a waist. It is made of horizontal bands of the horsehair braid. The skirt has a fitted yoke beginning at the normal waistline, also made of horizontal bands of the braid. A skirt made of very circular petals, fashioned of curved bands of this braid, begins at the neckline and ends at the insteps.

Cheruit's taffeta dance dresses, with quaint fitted bodices topped by fichus of pastel-colored chiffon, and with petal-panel skirts are replacing the bouffant dress for those who want something resembling an inverted tulip in the way of a party dress.

The ensemble idea is as important in evening clothes for the younger set as it is anywhere. Short, simple evening wraps are made for each dress, or the whole party wardrobe is kept to one color and kindred fabrics so that a single wrap may serve all without loss of chic.

EVEN the modern young person admits a thrill at the possession of her first evening wrap. Party frocks she is accustomed to, from the days of birthday celebrations and dancing school exhibitions. But an evening coat is a real event, and an important one, especially if it be made of snowy lapin—one of the "bunny" coats which have been enthusiastically received by the girls of school age for both daytime and evening wear.

Sometimes these white fur coats are cut on straight lines, almost like a sport coat. Others adopt shawl collars and wider sleeves, and are lined with pale peach, ivory or turquoise crêpe de chine, after the manner of a grown-up evening wrap.

FOR the fashionable as well as the practical minded is the new type of dress resembling a suit. In silk, it may be worn now under the fur or heavy cloth coat, and give service later on as a silk suit.

Dark crepe is employed for a skirt and jacket of the elongated bolero genre. The blouse of a light colored georgette is attached to the skirt or not as desired.

Financier's Son—"Mother, I have an idea."

Mother—"Well?"

Son—"Lend me ten shillings, but only give me five, and then I shall owe you five and you will owe me five and so we shall be quits."—*Passing Show* (London).

## Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

# Canadian T·S·R of Lyons Limited

opens the New Canadian Mill  
for the Production of Broadsilks

Now it is possible for Canadian fashion leaders to anticipate the smartest creations carried out in the newest silk fabrics, at the precise moment they are sanctioned in Paris.

Ladies of refined and exclusive taste look to the new T.S.R. of Lyons mill at Cap de la Madeleine for these beautiful fabrics which have made Lyons the heart of the silk industry.

Georgette, Crepe-de-Chine, Crepe Canton thrill the appreciative with their exquisite softness and draping grace, and now

Crepe Martha and Crepe Vaporeuse

have come to make the first spring-wear creations of sheer delight. Both are exclusive to and registered by the T.S.R. of Lyons Limited, and are amongst the wonders of the modern silk weaves. See these exquisite fabrics at your favorite store . . . their grace and beauty is an inspiration. Made in Canada, by experts from Lyons.

Canadian T.S.R. of Lyons Limited



Emmanuel Bonnici, veteran chef on "The Confederation," in his "Wear-Ever" equipped kitchen.

## The Dining Cars of the Canadian National "LARGEST RAILWAY SYSTEM IN AMERICA" are equipped with "WEAR-EVER"

IT'S almost bedtime as "The Confederation" slips out of the station on its thousand-mile run, and, long before you wake up in the morning, the chefs will be busy in the dining car. For everything on the menu must be ready when "First call for breakfast" is announced. The food served at every meal must be wholesome, appetizing, delicious. The travelling public must be pleased.

The Canadian National uses "Wear-Ever" Aluminum Cooking Utensils extensively on all its dining cars—

another famous name added to the long list of Canadian institutions where "Wear-Ever" is standard equipment.

These large users have found that "Wear-Ever" gives lasting service and complete satisfaction in their kitchens. It will give you exactly the same service in your home kitchen.

All the utensils you will ever need may be purchased in genuine "Wear-Ever" Aluminum from any good hardware or department store . . . including the new extra-thick ones for Waterless Cooking.

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# "WEAR-EVER"

Aluminum Cooking Utensils

OVER ONE HUNDRED MILLION "WEAR-EVER" UTENSILS NOW IN USE



SPORT HAT WITH PURSE TO MATCH





MISS DOROTHEA RIGNEY  
Only daughter of Mr. T. J. Rigney, K.C., Kingston, and niece of Mr. and Mrs. A. F. McNeen, of Toronto, formerly of Vancouver. Miss Rigney has accompanied Mr. and Mrs. Walsh and her cousin, Miss Kitty Walsh, to California for the winter season.  
—Photo by Vanderpant.

## THE SOCIAL WORLD

The officer commanding and officers of the Mississauga Horse—4th C.M.R. Battalion C.E.F.—held their much anticipated annual dance on Friday night of last week at the Royal York Hotel. Toronto, and, needless to say, this military dance was a brilliant and delightful affair, and one of the most successful of the season. The ball room was very beautifully decorated with the regiment's colors, arms, and military emblems peculiar to the Mississauga Horse, and palms, ferns and flowers added greatly to the appearance of the spacious ball room. The regimental band and a large orchestra supplied music for the dancers. Very attractive programmes with the regimental crest in gold and the regimental colors were provided for the dancers. Lt.-Col. W. A. Moore, V.D., and Mrs. Moore received at the entrance to the ball room. Mrs. Moore, smart in a Paris gown of black georgette having a long train. For ornament she wore ropes of pearls and pearl earrings, and carried a sheaf of red roses. Also receiving were Major N. K. Wilson and Mrs. Wilson, and Major and Mrs. N. L. Wells. Mrs. Wilson was in a lovely gown of shaded orange and amber velvet and tulle with gold slippers and bouquet of Talsman roses. Mrs. Wells was smart in black velvet with brilliant bouquet of Richmond roses. Those present included: Major General E. G. Ashton, C.M.G., Mrs. Ashton and Miss Ashton, Colonel C. H. Hill, D.S.O., and Mrs. Hill, Colonel W. H. C. Rhoades, D.S.O., M.C., and Mrs. Rhoades, Lieut.-Col. F. C. Evans and Mrs. Evans, Major R. J. Leach, M.C., and Mrs. Leach, Brig.-General Draper, C.M.G., D.S.O., and Mrs. Draper, Colonel Walter Brown, V.D., and Mrs. Brown, Colonel T. L. Kennedy, V.D., and Mrs. Kennedy, Colonel G. A. Brooks, V.D., and Mrs. Brooks, Lieut.-Col. Douglas Bowle, D.S.O., and Mrs. Bowle, Lieut.-Col. Torrance Beardmore and Mrs. Beardmore, George W. Beardmore, M.F.H., Major E. B. Balfour, D.C.M., Mrs. Ruth Allingham, Major F. S. Park, O.B.E., and Mrs. Park, Major W. W. Forsyth, V.D., Miss J. Finlay, Major and Mrs. W. E. Ogden, Capt. H. McK. Sharp, Capt. E. T. Polnton, Capt. and Mrs. L. D. Duckworth, Capt. C. F. Pashler, Capt. J. A. Fyfe and Mrs. Fyfe, Capt. E. E. Trent, Miss Hilda Jennings, Capt. J. F. Watson, Miss Katherine Scott, Capt. R. G. Rudolf, Mr. and Mrs. E. S. Crease, Miss Helene Fraser, Miss Valerie Jones, Miss Betty Sanford Smith, Major and Mrs. E. A. Godfrey, Captain and Mrs. F. Y. McEachern, Miss Molly Turner, Major and Mrs. W. E. Pointon, Miss Isabel Filton, Miss W. Gwyneth Osborne, Major and Mrs. Alan Cockerham, D.S.O., Mr. Gordon A. Gooderham, Miss Betty Wood, Miss Margaret McMurich, Captain and Mrs. W. C. Leggett, Mr. and Mrs. G. E. Mara, Miss Peggie Fraser, Miss Jean MacPherson, Mr. and Mrs. Arthur White, Miss Norah McCausland, Miss Evelyn Booth.

Mrs. D. L. McCarthy, of Toronto, is on a five weeks' cruise of the West Indies. . . . Mrs. Gerald N. Walker, of Toronto, formerly Miss Helen Wright, received for the first time since her marriage recently at her residence on Douglas Drive. Mrs. Walker was charming in her wedding gown of bridal satin with a court train from the shoulder. Mrs. Alfred Wright, the bride's mother, in a smart Nile green crepe gown with rose point yoke, green slippers and carrying pink roses, received with her. Mrs. H. A. Walker, Mrs. Alfred Cameron, Mrs. H. Bickie, Mrs. G. P. Schofield presided at the table done with yellow candles in silver candelabra, a silver case with daffodils, iris and gypsophila. Miss Isabelle Cockshutt, Miss Isabel Williams, Miss K. Strickland, Mrs. E. B. McPherson assisted in looking after the guests. Miss Isabelle Cockshutt and Miss Isabel Williams, who were bridesmaids, wore their frocks of orchid chiffon with draped skirts, orchid hats of the lace and orchid satin slippers.

Mr. and Mrs. Miller Lash, of Lowther Avenue, Toronto, left this week for a sojourn in Mexico. . . . Mr. and Mrs. J. D. Warde with their daughters, Miss Eleanor Warde, and Mrs. Lawrence Landria, of Toronto sailed on Saturday of last week from New York for the West Indies.

Mr. and Mrs. Stephen Haas of Prince Arthur Avenue, Toronto, left on Friday of last week for Pasadena, Cal.

Mrs. Arthur Murray is at her apartment on MacPherson Avenue, Toronto, after visiting her daughter, Mrs. Thomas Merritt, in St. Catharines.

Mr. S. C. Snively of the Toronto Ski Club, is a guest at the Manoir Richelieu, Murray Bay, for winter sports.

Mrs. G. W. Hutchins, who has been the guest of her father, Mr. George Granger, returned to Winnipeg last week.

Miss Persis Seagram is again in Toronto from Montreal where she was the guest of Miss Betty Molson.

Mrs. Harris McPhedran of Nanton Avenue, Toronto, entertained at tea on Thursday afternoon of last week in honor of Mrs. Wilfred Heighington, of Toronto, wife of one of the new members of the Legislature, who was attractively gowned in a Paris confection of brown velvet with hat to match. Green candles in silver holders, and spring flowers decorated the pretty tea table and dispensing hospitality were Mrs. Norman Davids, Mrs. Richard Sankey, Mrs. Laird Alexander, Mrs. David Selby, Mrs. Harold Ball, Miss Isobel McPhedran, Miss Hope Gracey, Mrs. H. Lithgow, Mrs. Reginald Pentecost, Mrs. Robert Heard, Miss Helen McCrea, and Miss Elizabeth McPhedran. Mrs. McPhedran's guests included, Lady Falconer, Mrs. R. Y. Eaton, Mrs. Arthur Melghen, Mrs. McCollum, of Montreal, Mrs. W. D. Black, Mrs.

W. H. Price, Mrs. David Jamieson, Mrs. Harry B. Anderson, Mrs. Duncan Graham, Mrs. W. Stratton, Mrs. C. H. Mitchell, Mrs. W. Finlayson, Mrs. J. M. Godfrey, Mrs. Kasper Fraser, Mrs. D. King Smith, Mrs. Stanley Ryerson.

Mrs. George Dickson, of Rosedale, Toronto, entertained the Hart House Quartette at her residence on Tuesday night of last week together with a number of guests whom Mrs. Dickson asked to hear the Quartette play. It was a very delightful event. The quartettes, played superbly, were by Delius, the blind English composer, and by César Franck, and were enthusiastically applauded. At supper, served about half past eleven, the members of the quartette received many compliments upon their exquisite work. Mrs. Dickson's guests included Miss Alice Cummings, of Hamilton, Mrs. F. N. G. Starr, Mr. and Mrs. R. Y. Eaton, General and Mrs. Mitchell, Mr. and Mrs. W. B. MacLean, Mrs. W. Blackstock, Miss Blackstock, Mr. T. Blackstock, Mr. Tom Dockrass, Professor Alfred Baker, Mr. and Mrs. J. F. Ross, Mr. Ross, Mrs. Emanuel Hahn, Mrs. Lyon, Mr. Joshua Smith, Mr. and Mrs. Vigo Khil, Miss Frances Adaskin.

Mrs. H. J. Martin, of Elm Avenue, Toronto, entertained at tea in honor of her daughter, Miss Moyna Martin, on Tuesday afternoon of last week and received her many guests in a gown of grey georgette with shoes to match. The debutante, the recipient of many floral gifts, was in a French gown of red and shaded gold with touches of green, with bronze shoes, and carried tulips in tones to match the gown. Presiding at the tea table, which was effectively done with green candles in silver holders and pink foxgloves in a silver cup, were Mrs. George Lyon, Mrs. M. N. Stephen, Mrs. J. Macdonald and Mrs. F. Lash. The assistants included, Miss Cynthia Walker, Miss Peggy Thistle, Miss Valerie Jones, Miss Evelyn Cowan, Miss Norah Malone, Miss Isobel L. Gordon, Miss Mary D. Campbell, Miss Beatrice Symons, Miss Eleanor Montgomery, Miss E. McGee, and the Misses Locke. Those present on this delightful occasion included, Miss Mortimer Clark, Mrs. C. S. Laidlaw, Mrs. Robert Scott, Mrs. Goldwin Howland, Miss Elizabeth Laidlaw, Mrs. Warren Darling, Miss Lily Walde, Mrs. K. Gibbons, Miss Effie Michie, Mrs. C. H. Clarkson, Mrs. Frank MacKellan, Mrs. Alan George, Mrs. W. B. Thistle, Mrs. Arthur Boulton, Mrs. G. G. Adam, Mrs. Finney, of Montreal, Mrs. J. W. Nesbitt, Mrs. Yorlis Ryerson, Mrs. W. R. Marshall, Mrs. Gibson, Mrs. J. L. R. Starr, Miss Alida Starr, Mrs. Laurence Baldwin, Mrs. Cowan, Mrs. Birchall, Mrs. J. George, Miss Betty Gibbons, Miss Dunlop.

Mrs. Douglas E. Catto, of Toronto, formerly Miss Marion E. Mills, of Hamilton, received for the first time since her marriage on Tuesday afternoon of last week at her residence on St. Clair Avenue east. Mrs. Edwin Mills, her mother, and Mrs. James A. Catto, receiving with her. Mrs. Catto wore her wedding gown of ivory satin with rose point lace and ivory satin slippers. She carried a bouquet of Talsman roses. Mrs. Mills was in pale grey velvet. Mrs. Catto was in platinum grey crepe. Mrs. Grant Pepler and Mrs. R. Mills, of Hamilton, poured tea and coffee. The table was done with a French fluted cloth, a Lalique bowl of tulips of vivid colors and yellow candles. Mrs. Ronald Catto, Mrs. James Catto, Mrs. Edwin Mills and Miss Lillian Mills assisted at tea.

Under the patronage of Sir Richard Turner, V.C., K.C.B., and Lady Turner, Brigadier-General T. L. Tremblay, C.M.G., D.S.O., and Mrs. Tremblay, Brig.-General P. S. Benoit, D.O.C., M.D., No. 5 and Mrs. Benoit, Lieut.-Colonel John H. Price, M.C., and Mrs. Price, and Lieut.-Colonel Archambault, D.S.O., M.C., and Mrs. Archambault, the Quebec branch of the Canadian Legion British Empire Service League, held a dance at the Chateau Frontenac, on Thursday, February 6, in aid of the Legion's funds towards disabled veterans in the district. The ball room of the Chateau was decorated with flags and colored lights. Lieut.-Colonel D. B. Papineau, A.D.C., and Mrs. Papineau received the three hundred guests. Those present included: Mr. and Mrs. H. E. Price, Mr. and Mrs. A. J. Price, Mr. and Mrs. D. McWilliams, Mr. and Mrs. R. P. Kernan, Major and Mrs. R. M. Watson, Mr. and Mrs. A. C. Price, Major and Mrs. C. Gwyllinn Dunn, Captain Daltran, Mr. and Mrs. An-

toine Prevost, Mr. Charles Lindsay, Mr. George Love, Mr. and Mrs. P. A. Boutin, Mr. and Mrs. F. M. Gibaut, Major Adrian Law, Mr. and Mrs. Ross, McLeod, Mr. and Mrs. R. A. McInnis, Dr. and Mrs. E. Beaulieu, Mr. and Mrs. D. B. Depenier, Miss I. Gibsons, Dr. and Mrs. L. Garlepy, Dr. J. E. Verrault, Mr. and Mrs. Paul Dubar, Mr. and Mrs. Harry McKenna, Mr. W. Bouchard, Mr. Mare Langeller, Mr. Harry Fraser, Mr. A. P. Marchand, Mr. A. B. Scott, Mr. Guthrie Swift, Captain G. Burton, Mr. M. L. Blason, Mr. P. E. Champoux, Mr. L. De G. Champoux.

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"Pink  
Tooth Brush"  
—a protest from  
over-coddled gums

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Most cases of "pink tooth brush" can be traced to our present day habits of eating. Our diet is soft and creamy, we eat too quickly. Teeth and gums do not get enough rough, hard chewing. Circulation within the gum walls becomes sluggish and slow. The tissues lose their tone, grow soft and tender. They bleed—the first warning of more serious troubles to come.

How Ipana and massage repair the damage soft food does. But it is simple, as any dentist will inform you, to keep the gums in health in spite of modern food.

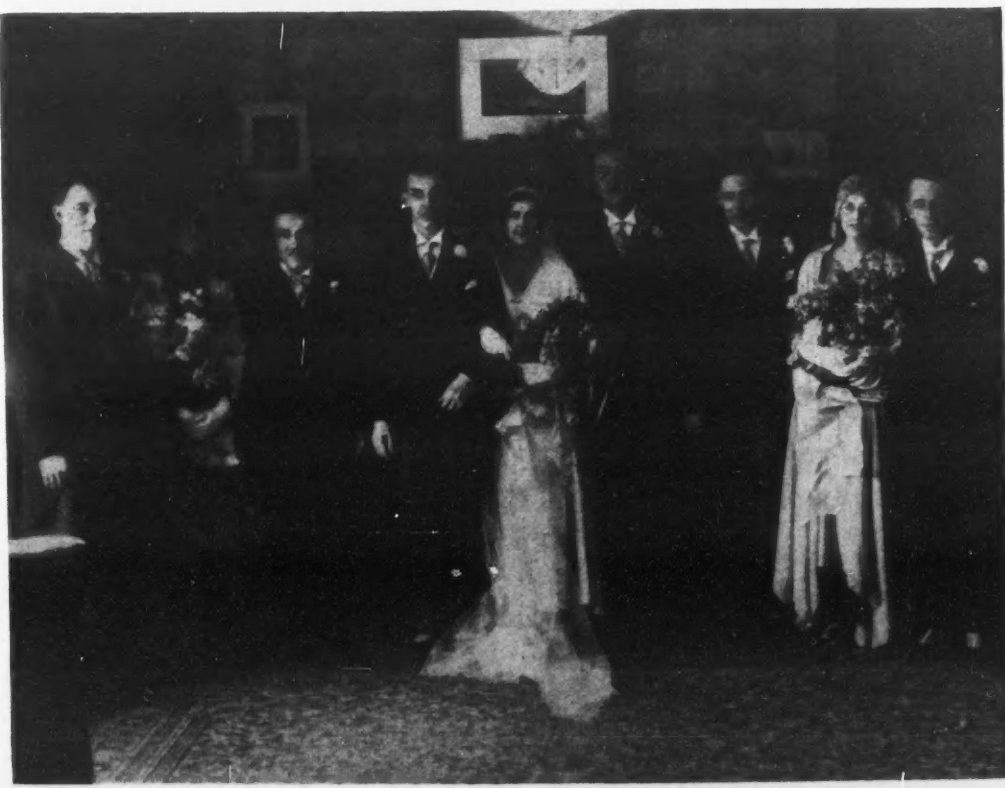
Massage is one great aid. Ipana Tooth Paste is another. A gentle frictionizing morning and night helps to restore the normal circulation, to relieve congestion and to bring the gums back to a healthy state. And Ipana, because of its content of ziralol, aids the massage in toning the gums and in rendering them resistant to disease and infection.

Make a full-tube trial of Ipana. The ten-day trial tube will acquaint you with Ipana's delicious flavor and its unexcelled cleaning power. But the better plan is to get a full-size tube at the drug store. Use it faithfully for a whole month, and see how your gums respond to good care!

**IPANA TOOTH PASTE**  
MADE IN CANADA

BRISTOL-MYERS CO. D-O-S  
1259 Benoit St., Montreal, P.Q.  
Kindly send me a trial tube of IPANATOOTH PASTE. Enclosed is a two-cent stamp.

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City \_\_\_\_\_ Prov. \_\_\_\_\_



WHITE-SMITH WEDDING AT MONCTON, N. B.  
From left to right: Mr. Kenneth M. Kerr, Miss Gretchen Smith, Mr. H. Maxwell Stevens (best man), the bridegroom, Mr. William T. White, son of Mr. and Mrs. John White of Campbellton, the bride, formerly Miss Marion A. Smith, daughter of Mrs. Bertram E. Smith and the late Mr. Smith of Moncton, Mr. John E. Smith, Dr. Leslie A. Gooderidge, Miss Margaret Smith, and Mr. William V. Craghan.



# THE SOCIAL WORLD

Clark, wife of the British Commissioner, who has been in Canada for several weeks, is again in Ottawa.

Miss Margaret Rawlings, of Montreal, who is her guest, will go to Ottawa to be present at the Opening of Parliament, and the Drawing Room, which is taking place on February 21. She will be guests at the Chateau Laurier while in Ottawa.

The Hon. Jean Knight, Minister of the Interior, entertained last night at dinner. Mr. Knight's guests were Sir William Clark, British High

Commissioner, Miss Madeline Sevigny, Blanche Lelellier, Jacqueline Moussette, Marie Tanguay, Françoise Chateaufort, Suzanne Turcot, Georgette Portier, Pauline Sainte Jacques, Gabrielle Blason. Spring flowers and ferns were used as decorations.

Lieut.-Col. and Mrs. V. G. Curry who have been in Bermuda for the past six weeks, the guests of the Hon. Nathaniel Curry and Mrs. Curry at their winter residence, return to Montreal the end of the month.

Mr. and Mrs. Archie MacLean, of Lachine, with Mr. and Mrs. Donald Ross, of Town of Mount Royal, have left for a month's cruise to Trinidad, and in returning will spend ten days in Bermuda.

The marriage of Miss Mollie Meigs, of Montreal, daughter of Mrs. L. Spring Runciman, to Mr. James Ross Ballantyne, son of the Hon. C. C. Ballantyne and Mrs. Ballantyne, took place on Wednesday afternoon of last week at four o'clock at St. George's Church, the Rev. Canon Gower-Rees officiating. The bride who was given away by her brother, Mr. Ben Meigs, was attended by her cousin, Miss Elsie Wallis, as maid of honor, and by Miss Jean MacKay and Miss Marjory Wallis, cousin of the bride, as bridesmaids. Mr. Murray Ballantyne acted as best man for his brother, and the ushers were Mr. Charles T. Ballantyne, brother of the bridegroom; Mr. Arnold Heeney, Mr. Gordon Davidson and Mr. Dennison Denny. As the wedding party left the church, a specially composed band of cators consisting of seven hundred and twenty changes, was rung on the ten bells. The reception following the ceremony was held at the residence of the bridegroom's parents, on Mountain Street. Mr. Ballantyne and his bride left later for New York, to spend a few days and sailed from there on Saturday in the S.S. Aquitania for Cherbourg to spend their honeymoon in France and England.

The engagement has been announced of Gabrielle, daughter of Mr. and Mrs. P. A. Alain, of Quebec, to Mr. Jean Garneau, son of Sir George and Lady Garneau, also of Quebec.

Miss Barbara Greene, Miss Anne Osler, of Toronto, Miss Sue Houston, Miss Georgie Claudet, Mr. Britton Osler, of Toronto, and Mr. Featherstone spent a few days last week at Wakefield, Que.

Lady Gouin and Lady Forget are again in Montreal after two weeks spent in Florida.

Lieut.-Col. J. H. Price, Mrs. Price, and Miss Jean Price, of Montreal, have been sojourning at the Manoir Richelieu, Murray Bay.

Sir George and Lady Perley, of Ottawa, who have been spending some time in Atlantic City, return to Ottawa for the opening of parliament.

Mrs. Wilfred Bovey, of Montreal, recently entertained at luncheon in honor of Mrs. C. M. de R. Finnis, of Quebec.

Mr. and Mrs. W. H. Coverdale entertained the Governor-General and Viscountess Willingdon at luncheon while their Excellencies were at the Manoir Richelieu, Murray Bay.

Lieut.-Col. B. G. Winans and Mrs. Winans, of Montreal, recently entertained at dinner in honor of Rear-Admiral Gordon Campbell, V.C.

Dr. and Mrs. Charles Camell, of Ottawa, with their daughter, Miss Isabel Camell leave shortly for the South of France.

Mrs. Hodgson, of Montreal, and Miss Anne Stark, also of Montreal, have been recently in Ottawa, guests of Mrs. J. B. Fraser, who entertained in her guests' honor at a luncheon at the Country Club.

Mrs. H. E. Peters, of Quebec, has been spending several days in Thetford Mines with her sister, Mrs. C. McNaughton.

Mrs. C. W. MacLean entertained at luncheon at her residence, Mull Hall, Pointe Claire, on Thursday of last



MRS. GEORGE NORMAN COOK, formerly Miss Jane Murray, daughter of Mr. and Mrs. Joseph A. Murray, of Toronto, whose marriage took place in December.

Photo by Ashley and Crippen.

Commissioner, Colonel and Mrs. Humfrey Snow, and Mrs. D'Arcy Mc-

Mr. and Mrs. A. J. Major, Mr. Baldwin, Miss Baldwin, and Mr. Courtois.

Mr. and Mrs. Douglas Macaulay are in Montreal after six weeks in Jamaica.

Ms Odette Lapointe, of Ottawa, and Kiki Roy, of Paris, France, who Miss Lapointe's guest, were week- visitors in Quebec, guests at Spen-

of the Lieutenant-Governor Mrs. Carroll.

But-Col. and Mrs. Charles N. Mon-

at of Montreal, have announced engagement of their only daughter, Margaret Mary, to Mr. Wendell How-

Laidley, son of Dr. and Mrs. I. H. Laidley.

Ernest Lafrance, Saint Cyrille, Quebec, entertained at a recep-

Monday afternoon of last week in honor of her daughter, Miss Made-

Lafrance, a debutante of the sea-

Presiding at the tea table were Victor Chateaufort, Mrs. J. A. A. Victor, Mrs. Herman Courchesne and G. H. Courchesne assisted by the

INTERESTING ENGAGEMENT.

Miss Doris Jack, daughter of Richard Jack, R.A., the noted English painter, was photographed with her fiancé, Mr. G. V. Whitehead, of Mont-

on board the Canadian Pacific liner, Montrose, immediately after the announcement of their engagement on board the liner by Richard Jack, just before it sailed from Saint John, February 1.



MISS MARJORIE ERSKINE SWIFT, debutante daughter of General A. E. Swift, of Quebec, and niece of Mr. H. E. Scott, and Miss M. C. Scott, Maple Avenue, Quebec. General Swift is a well known athlete, and a veteran of the South African, and Great War.

week in honor of Mrs. George Galt, of Winnipeg.

Miss Lois MacLaren, of Montreal, left on Tuesday of last week for Ottawa, where her marriage to Lieut.-Col. W. Fraser Hadley, of Hull, Que., will take place on Saturday of this week, February 15. Miss MacLaren is with her

grandmother, Mrs. David MacLaren, at whose residence the wedding is taking place. Mr. and Mrs. James G. MacLaren will be in Ottawa to attend their daughter's wedding.

Mrs. Montzambert is again in Quebec after a visit to her sister, Mrs. Arthur E. Scott, in Montreal.

## BLIN & BLIN (Paris)

### FABRICS

Anticipate the Trend of Fashion



Ladies of refined and exclusive taste look to Blin & Blin (Paris) for that inspiration which makes their creations the admiration and envy of all. Exquisite and exclusive Blin & Blin weaves, obtainable in Canada at the precise moment they are released in Paris.

Accepted by the aristocracy throughout the world Blin & Blin fabrics have created the fashion for more than a century, and are sponsored by every fashionable firm in Paris.

**FRENCH CREOLE**, this spring's leader for ensemble use.

**SUPER FRENCH CREOLE**, slightly heavier in weight.

**FASHIONELLA**, for street and sports wear.

**MARQUITA & NEVA** broadcloths of beautiful finish.

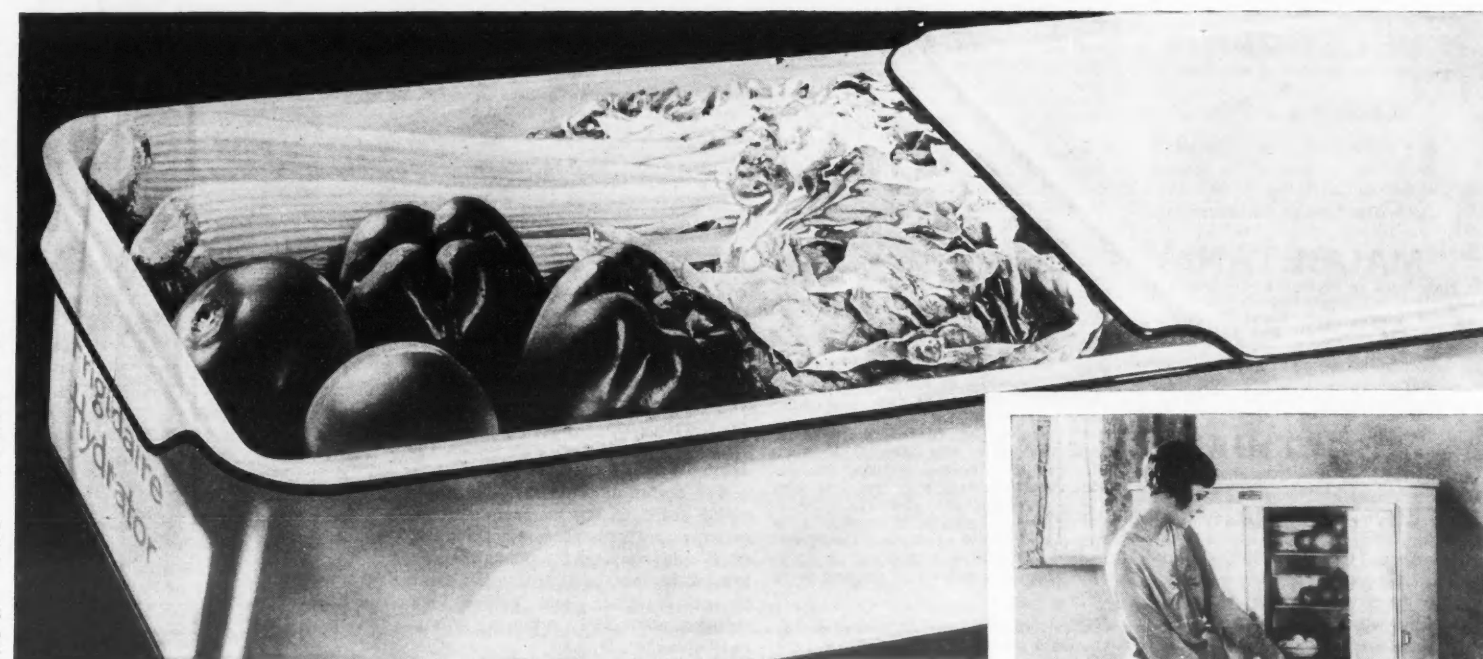
**ZIBELINE BEATRIX**, for more formal functions.

**Nos. 4017-4018**, Zibeline with high lustre for street wear.

**Nos. 3251-4022**, Cloths of beautifully blended colors for spring wear and ensemble.

Ask for Blin & Blin fabrics at your favorite shops. Every garment and length carries the sealed guarantee envelope shown here, containing a sample of the cloth to which it is attached. It is your guarantee that your purchase is a genuine Blin & Blin creation.

# Now Frigidaire gives you the HYDRATOR



The Hydrator is a marvelous new moist air compartment that makes vegetables and salad materials delightfully fresh and tender. Mail the coupon for our free book of new salad recipes and full details about the Hydrator

NOW, with the development of the Hydrator, Frigidaire offers a new service to users . . . a special compartment for vegetables and foods that need added moisture.

You can put wilted celery in the Hydrator and make it crisp and fresh again. You can make lettuce tender and brittle. You can quickly restore the firmness of radishes, tomatoes and other vegetables. You can keep all your green vegetables fresh and full-flavored until you're ready to use them . . . all in one convenient, compact compartment.

Today every household Frigidaire is equipped with the Hydrator at no

extra cost. It is part of the surplus value offered by Frigidaire. So, too, is the famous "Cold Control" which enables you to speed the freezing of ice cubes and desserts.

And in addition to these two outstanding features . . . the Hydrator and the "Cold Control" . . . Frigidaire has the extra power that insures de-

pendable refrigeration regardless of outside temperatures. All mechanical parts are concealed . . . and quiet. Patented self-sealing ice-trays permit the freezing chamber to be kept intensely cold. And to make Frigidaire more practical and more strikingly beautiful, every household cabinet is now



The "Frigidaire Cold Control"



rust-proof Porcelain-on-steel inside and out. But let us tell you more about these features. Call at the nearest display room.

### FREE SALAD RECIPE BOOK

Send for the new Frigidaire catalog. We'll include with it our special free salad recipe book which also gives full details about the Hydrator. Mail the coupon . . . today. Frigidaire Corporation, Subsidiary of General Motors Corporation, 1604 Sterling Tower, Toronto, Ontario.



FRIGIDAIRE CORPORATION, 1604 Sterling Tower, Toronto, Ont. Please send me your new free salad recipe book and the Frigidaire catalog.

Name . . . . . Address . . . . .

## FRIGIDAIRE

More than a Million in use





MISS DOROTHEA RIGNEY  
Only daughter of Mr. T. J. Rigney, K.C., Kingston, and niece of Mr. and Mrs. A. F. McNee, of Toronto, formerly of Vancouver. Miss Rigney has accompanied Mr. and Mrs. Walsh and her cousin, Miss Kitty Walsh, to California for the winter season.  
—Photo by Vanderpent.

## THE SOCIAL WORLD

The officer commanding and officers of the Mississauga Horse—4th C.M.R. Battalion C.E.F.—held their much anticipated annual dance on Friday night of last week at the Royal York Hotel, Toronto, and, needless to say, this military dance was a brilliant and delightful affair, and one of the most successful of the season. The ball room was very beautifully decorated with the regiment's colors, arms, and military emblems peculiar to the Mississauga Horse, and palms, ferns and flowers added greatly to the appearance of the spacious ball room. The regimental band and a large orchestra supplied music for the dancers. Very attractive programmes with the regimental crest in gold and the regimental colors were provided for the dancers. Lt.-Col. W. A. Moore, V.D., and Mrs. Moore received at the entrance to the ball room. Mrs. Moore, smart in a Paris gown of black georgette having a long train. For ornament she wore ropes of pearls and pearl earrings, and carried a sheaf of red roses. Also receiving were Major N. K. Wilson and Mrs. Wilson, and Major and Mrs. N. L. Wells. Mrs. Wilson was in a lovely gown of shaded orange and amber velvet and tulle with gold slippers and bouquet of Talisman roses. Mrs. Wells was smart in black velvet with brilliants and bouquet of Richmond roses. Those present included: Major General E. G. Ashton, C.M.G., Mrs. Ashton and Miss Ashton, Colonel C. H. Hill, D.S.O., and Mrs. Hill, Colonel W. H. C. Rhoades, D.S.O., M.C., and Mrs. Rhoades, Lieut.-Col. F. C. Evans and Mrs. Evans, Major R. J. Leach, M.C., and Mrs. Leach, Brig.-General Draper, C.M.G., D.S.O., and Mrs. Draper, Colonel Walter Brown, V.D., and Mrs. Brown, Colonel T. L. Kennedy, V.D., and Mrs. Kennedy, Colonel G. A. Brooks, V.D., and Mrs. Brooks, Lieut.-Col. Douglas Bowie, D.S.O., and Mrs. Bowie, Lieut.-Col. Torrance Beardmore and Mrs. Beardmore, George W. Beardmore, M.F.H., Major E. B. Balfour, D.C.M., Mrs. Ruth Allingham, Major F. S. Park, O.B.E., and Mrs. Park, Major W. W. Forsyth, V.D., Miss J. Finlay, Major and Mrs. W. E. Ogden, Capt. H. McK. Sharp, Capt. E. T. Pointon, Capt. and Mrs. L. D. Duckworth, Capt. C. F. Pashler, Capt. J. A. Fyfe and Mrs. Fyfe, Capt. E. E. Trent, Miss Hilda Jennings, Capt. J. F. Watson, Miss Katherine Scott, Capt. R. G. Rudolf, Mr. and Mrs. E. S. Crease, Miss Helene Fraser, Miss Valerie Jones, Miss Betty Sanford Smith, Major and Mrs. E. A. Godfrey, Captain and Mrs. F. Y. McEachern, Miss Molly Turner, Major and Mrs. W. L. Rawlinson, Captain and Mrs. W. E. Pointon, Miss Isobel Filton, Miss Gwynneth Osborne, Major and Mrs. Alan Cockeram, D.S.O., Mr. Gordon A. Gooderham, Miss Betty Wood, Miss Margaret McMurrich, Captain and Mrs. W. C. Leggett, Mr. and Mrs. G. E. Mara, Miss Peggy Fraser, Miss Jean MacPherson, Mr. and Mrs. Arthur White, Miss Norah McCausland, Miss Evelyn Booth.

W. H. Price, Mrs. David Jamieson, Mrs. Harry B. Anderson, Mrs. Duncan Graham, Mrs. W. Stratton, Mrs. C. H. Mitchell, Mrs. W. Finlayson, Mrs. J. M. Godfrey, Mrs. Kasper Fraser, Mrs. D. King Smith, Mrs. Stanley Ryerson.

Mrs. George Dickson, of Rosedale, Toronto, entertained at tea in honor of her daughter, Miss Moyna Martin, on Tuesday afternoon of last week and received her many guests in a gown of grey georgette with shoes to match. The debutante, the recipient of many floral gifts, was in a French gown of red and shaded gold with touches of green, with bronze shoes, and carried tulips in tones to match the gown. Presiding at the tea table, which was effectively done with green candles in silver holders and pink foxgloves in a silver cup, were Mrs. George Lyon, Mrs. M. N. Stephen, Mrs. J. Macdonald and Mrs. F. Lash. The assistants included, Miss Cynthia Walker, Miss Peggy Thistle, Miss Valerie Jones, Miss Evelyn Cowan, Miss Norah Malone, Miss Isobel L. Gordon, Miss Mary D. Campbell, Miss Beatrice Symons, Miss Eleanor Montgomery, Miss E. McGee, and the Misses Locke. Those present on this delightful occasion included, Miss Mortimer Clark, Mrs. C. S. Laidlaw, Mrs. Robert Scott, Mrs. Goldwin Howland, Miss Elisabeth Laidlaw, Mrs. Warren Darling, Miss Lily Walde, Miss K. Gibbons, Miss Effie Michie, Mrs. C. H. Clarkson, Mrs. Frank MacKellan, Mrs. Alan George, Mrs. W. B. Thistle, Mrs. Arthur Boulbee, Mrs. G. G. Adam, Mrs. Finney, of Montreal, Mrs. J. W. Nesbitt, Mrs. Yoris Ryerson, Mrs. W. R. Marshall, Mrs. Gibson, Mrs. J. L. Starr, Miss Alda Starr, Mrs. Laurence Baldwin, Mrs. Cowan, Mrs. Birchall, Mrs. J. George, Miss Betty Gibbons, Miss Dunlop.

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— a protest from over-coddled gums

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**IPANA TOOTH PASTE**  
MADE IN CANADA

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1239 Beoit St., Montreal, P. Q.  
Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two-cent stamp.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_

IN announcing the opening of the New Building on February eighteenth CREED particularly emphasizes the New Hat Shop . . . assembled here for your perusal will be a charming array of Hats in the newest mode and expressive of that individuality so necessary to fashionable women. The Hat illustrated is typical of the new and exclusive creations to be displayed in the NEW HAT SHOP . . . they are of the standard that is distinctly CREED and are the perfect complement of costumes made by CREED.

## CREED'S LIMITED TORONTO

Mrs. D. L. McCarthy, of Toronto, is on a five weeks' cruise of the West Indies.

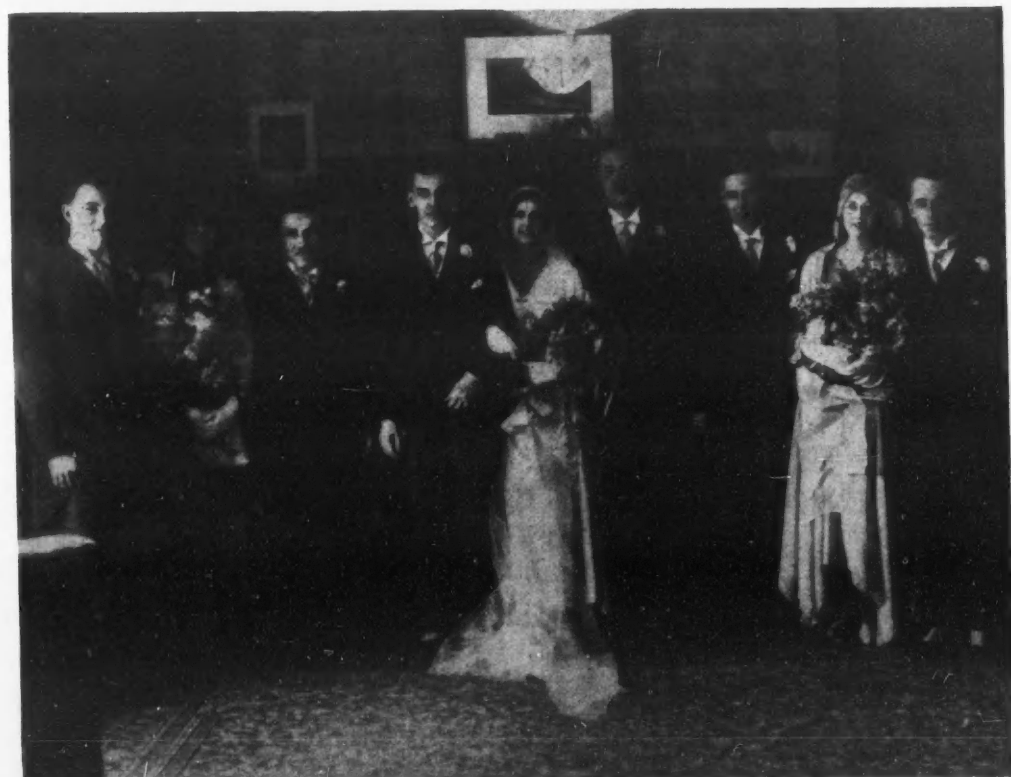
Mrs. Gerald N. Walker, of Toronto, formerly Miss Helen Wright, received for the first time since her marriage recently at her residence on Douglas Drive. Mrs. Walker was charming in her wedding gown of bridal satin with a court train from the shoulder. Mrs. Alfred Wright, the bride's mother, in a smart Nile green

crepe gown with rose point yoke, green slippers and carrying pink roses, received with her. Mrs. H. A. Walker, Mrs. Alfred Cameron, Mrs. H. Bickle, Mrs. G. P. Schofield presided at the tea table done with yellow candles in silver candelabra, a silver case with daffodils, iris and gypsophylla. Miss Isabelle Cockshutt, Miss Isobel Williams, Miss K. Strickland, Mrs. E. B. McPherson assisted in looking after the guests. Miss Isabelle Cockshutt and Miss Isobel Williams, who were bridesmaids,

wore their frocks of orchid chiffon with draped skirts, orchid hats of the lace and orchid satin slippers.

Mr. and Mrs. Miller Lash, of Lowther Avenue, Toronto, left this week for a sojourn in Mexico.

Mr. and Mrs. J. D. Warde with their daughters, Miss Eleanor Warde, and Mrs. Lawrence Landriau, of Toronto sailed on Saturday of last week from New York for the West Indies.



WHITE-SMITH WEDDING AT MONCTON, N. B.  
From left to right: Mr. Kenneth M. Kerr, Miss Gretchen Smith, Mr. H. Maxwell Stevens (best man), the bridegroom, Mr. William T. White, son of Mr. and Mrs. John White of Campbellton, the bride, formerly Miss Marion A. Smith, daughter of Mrs. Bertram E. Smith and the late Mr. Smith of Moncton, Mr. John E. Smith, Dr. Leslie A. Gooderidge, Miss Margaret Smith, and Mr. William V. Creighton.



# THE SOCIAL WORLD

Clark, wife of the British Commissioner, who has been in Canada for several weeks, is again in Ottawa.

Miss Margaret Rawlings, of Montreal, Miss Betty Freeman, of Kent, and Miss who is her guest, will go to the opening of the Opening of Parliament, and the Drawing Room, which is taking place on February 21. They will be guests at the Chateau Laurier while in Ottawa.

The Hon. Jean Knight, Minister of Justice, entertained last night at dinner. Mr. Knight's guests were Sir William Clark, British High

Misses Madeline Sevigny, Blanche Leliellier, Jacqueline Mousette, Marie Tanguay, Francois Chateauvert, Suzanne Turcotte, Gertrude Fortier, Paule Sainte Jacques, Gabrielle Blason. Spring flowers and ferns were used as decorations.

Lieut.-Col. and Mrs. V. G. Curry who have been in Bermuda for the past six weeks, the guests of the Hon. Nathaniel Curry and Mrs. Curry at their winter residence, return to Montreal the end of the month.

Mr. and Mrs. Archie MacLean, of Lachine, with Mr. and Mrs. Donald Ross, of Town of Mount Royal, have left for a month's cruise to Trinidad, and in returning will spend ten days in Bermuda.

The marriage of Miss Mollie Meigs, of Montreal, daughter of Mrs. L. Spring Runciman, to Mr. James Ross Ballantyne, son of the Hon. C. C. Ballantyne and Mrs. Ballantyne, took place on Wednesday afternoon of last week at four o'clock at St. George's Church, the Rev. Canon Gower-Rees officiating. The bride who was given away by her brother, Mr. Ben Meigs, was attended by her cousin, Miss Elsie Wallis, as maid of honor, and by Miss Jean MacKay and Miss Marjory Wallis, cousin of the bride, as bridesmaids. Mr. Murray Ballantyne acted as best man for his brother, and the ushers were Mr. Charles T. Ballantyne, brother of the bridegroom; Mr. Arnold Heeney, Mr. Gordon Davidson and Mr. Denison Denny. As the wedding party left the church, a specially composed band of caters consisting of seven hundred and twenty changes, was rung on the ten bells. The reception following the ceremony was held at the residence of the bridegroom's parents, on Mountain Street. Mr. Ballantyne and his bride left later for New York, to spend a few days and sailed from there on Saturday in the *S.S. Aquitania* for Cherbourg to spend their honeymoon in France and England.

The engagement has been announced of Gabrielle, daughter of Mr. and Mrs. P. A. Alain, of Quebec, to Mr. Jean Garneau, son of Sir George and Lady Garneau, also of Quebec.

Miss Barbara Greene, Miss Anne Osler, of Toronto, Miss Sue Houston, Miss George Claudet, Mr. Britton Osler, of Toronto, and Mr. Featherstone spent a few days last week at Wakefield, Que.

Lady Gouin and Lady Forget are again in Montreal after two weeks spent in Florida.

Lieut.-Col. J. H. Price, Mrs. Price, and Miss Jean Price, of Montreal, have been sojourning at the Manoir Richelieu, Murray Bay.

Sir George and Lady Perley, of Ottawa, who have been spending some time in Atlantic City, return to Ottawa for the opening of parliament.

Mrs. Wilfred Bovey, of Montreal, recently entertained at luncheon in honor of Mrs. C. M. de R. Finnis, of Quebec.

Mr. and Mrs. W. H. Coverdale entertained the Governor-General and Viscountess Willingdon at luncheon while their Excellencies were at the Manoir Richelieu, Murray Bay.

Lieut.-Col. B. G. Winans and Mrs. Winans, of Montreal, recently entertained at dinner in honor of Rear-Admiral Gordon Campbell, V.C.

Dr. and Mrs. Charles Camell, of Ottawa, with their daughter, Miss Isabel Camell leave shortly for the South of France.

Mrs. Hodgson, of Montreal, and Miss Anne Stark, also of Montreal, have been recently in Ottawa, guests of Mrs. J. B. Fraser, who entertained in her guests' honor at a luncheon at the Country Club.

Mrs. H. E. Peters, of Quebec, has been spending several days in Thetford Mines with her sister, Mrs. C. McNaughton.

Mrs. C. W. MacLean entertained at luncheon at her residence, Mull Hall, Pointe Claire, on Thursday of last



MISS MARJORIE ERSKINE SWIFT  
Debutante daughter of General A. E. Swift, of Quebec, and Dane, Ont., and niece of Mr. H. E. Scott, and Miss M. C. Scott, Maple Avenue, Quebec. General Swift is a well known athlete, and a veteran of the South African, and Great War.

week in honor of Mrs. George Galt, of Winnipeg.

Miss Lois MacLaren, of Montreal, left on Tuesday of last week for Ottawa, where her marriage to Lieut.-Col. W. Fraser Hadley, of Hull, Que., will take place on Saturday of this week, February 15. Miss MacLaren is with her

grandmother, Mrs. David MacLaren, at whose residence the wedding is taking place. Mr. and Mrs. James G. MacLaren will be in Ottawa to attend their daughter's wedding.

Mrs. Montzambert is again in Quebec after a visit to her sister, Mrs. Arthur E. Scott, in Montreal.

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SUPER FRENCH CREOLE, slightly heavier in weight.

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MARQUITA & NEVA broadcloths of beautiful finish.

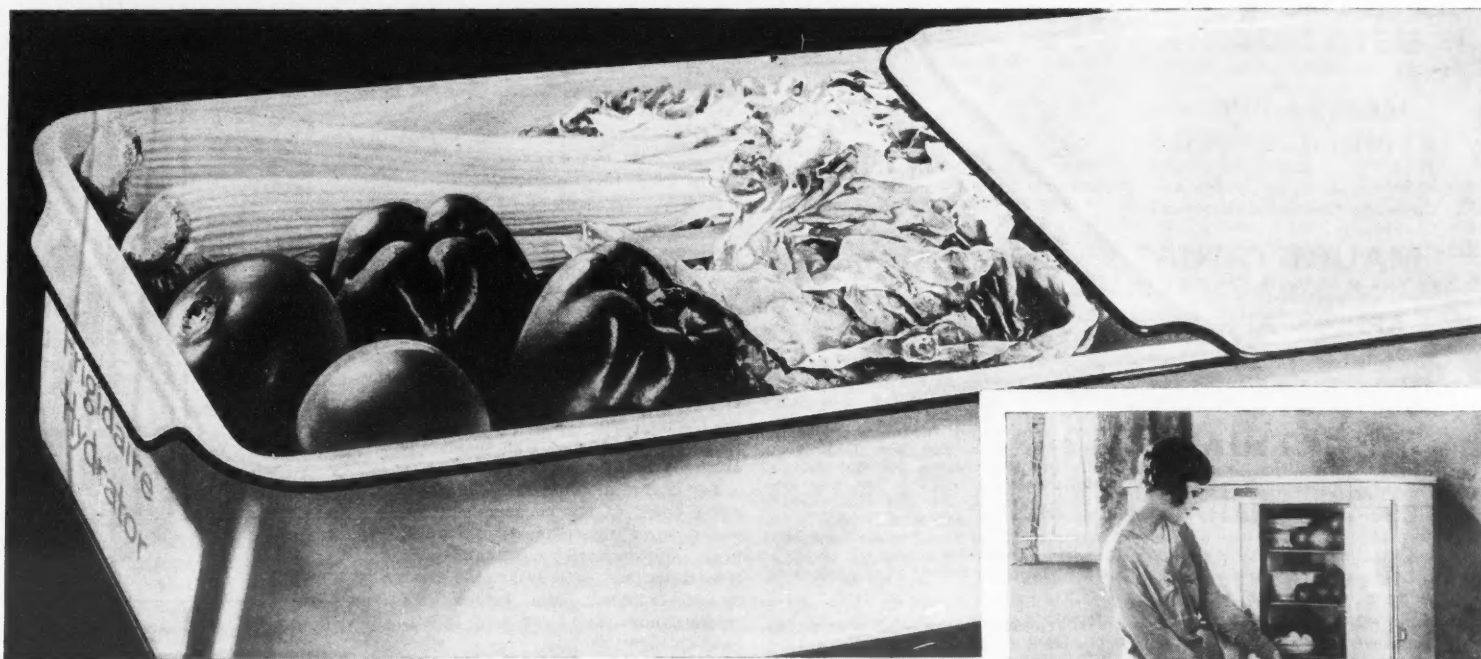
ZIBELINE BEATRIX, for more formal functions.

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You can put lettuce in the Hydrator and make it crisp and fresh again. You can make lettuce tender and brittle. You can quickly restore the firmness of radishes, tomatoes and other vegetables. You can keep all your green vegetables fresh and full-flavored until you're ready to use them . . . all in one convenient, compact compartment.

Today every household Frigidaire is equipped with the Hydrator at no

extra cost. It is part of the surplus value offered by Frigidaire. So, too, is the famous "Cold Control" which enables you to speed the freezing of ice cubes and desserts.

And in addition to these two outstanding features . . . the Hydrator and the "Cold Control" . . . Frigidaire has the extra power that insures dependable refrigeration regardless of outside temperatures. All mechanical parts are concealed . . . and quiet. Patented self-sealing ice-trays permit the freezing chamber to be kept intensely cold. And to make Frigidaire more practical and more strikingly beautiful, every household cabinet is now



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INTERESTING ENGAGEMENT.  
Miss Doris Jack, daughter of Richard Jack, R.A., the noted English painter, and Mrs. Jack, photographed with her fiancé, Mr. G. V. Whitehead, of Montreal, on board the Canadian Pacific liner, *Montrose*, immediately after the announcement of their engagement on the liner by Richard Jack, just before it sailed from Saint John, February 1.



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\*Leaves Halifax Feb. 17.

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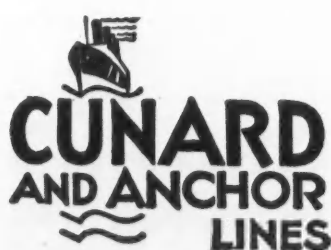
†Calls at Plymouth, Havre and London

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MRS. ARTHUR KERRY OF MONTREAL, AND CHILDREN, COLIN AND  
EVELYN.

## THE SOCIAL WORLD

Mrs. George A. Galt, of Winnipeg, who is visiting Mrs. A. S. Culver in Montreal, was guest of honor at a dinner given last week by her hostess.

Mrs. E. Panet Larue is again in Quebec from Montreal and Ottawa.

Hon. C. C. Ballantyne and Mrs. Ballantyne, of Montreal, and Mr. and Mrs. C. T. Ballantyne were week-end guests at the Manoir Richelieu, Murray Bay.

Miss Bethune, of Toronto, is in Ottawa on a visit to her sister, Mrs. J. C. Roper, at the See House.

Mrs. Esmond Grier, of Toronto, was in Ottawa for a few days last week on a visit to her parents, Mr. and Mrs. A. J. Matheson.

Mrs. Anatole Vanier, of Montreal, entertained at tea on Thursday of this week in honor of her niece, Miss Suzette Jobin, one of the season's debutantes.

The Hon. Herbert Marler, of Montreal, Canadian Minister to Japan, and Mrs. Marler, are leaving the Canadian Legation at Tokyo, on March 1, to spend a month in Korea and China.

Mrs. E. Stanley Bridges entertained a large number of guests at her residence on Duke Street, Saint John, on Thursday afternoon. Mrs. Bridges was assisted in receiving by her mother-in-law, Mrs. H. S. Bridges, the former wearing a charming gown of blue crepe while the latter was gowned in black crepe satin and smart black hat. The tea table which had lovely spring flowers for centre piece, was presided over by Mrs. Eber H. Turnbull and Mrs. Colin MacKay. Those who assisted with the refreshments were, Mrs. Donald C. Malcolm, Mrs. Gordon Sargent, Mrs. Victor D. Davidson, Mrs. Harold G. Wood, Mrs. Russell Leck, Mrs. Robert MacAuley, Mrs. J. F. H. Teed, Miss Edith White, Miss Rachel Armstrong and Miss Jean Angus.

Mrs. R. Downing Paterson, Saint John, was hostess at bridge at her residence in Carleton Street on Saturday evening, in honor of Mrs. Reginald C. S. Randall, of Prince George, B.C. Cards were played at four tables and the prizes were won by Mrs. Randall, Mrs. John Winters McKeen, of Montreal, and Mrs. W. D. Foster.

The Governor-General and Viscountess Willingdon, with a party from Rideau Hall, Ottawa, attended the carnival ball given at the Chateau Laurier last week-end. The Vice-Regal party arrived about half-past nine and were received by the members of the committee: Mr. and Mrs. J. J. Allen, Mr. and Mrs. Walter Barron, Mr. and Mrs. Walter Creighton, Mr. and Mrs. Leslie Burrows, Mr. and Mrs. Howard Porter and Mr. and Mrs. Conger. After spending an hour at the ball Lord Willingdon presented the gold cup to Emile St. Godard, the winner of the dog derby race.

Miss Sarah Starke, of Montreal, who visited Sir Richard and Lady Turner, in Quebec, has been also the guest of Mr. and Mrs. J. Gordon Ross, Saint Louis Road, Quebec.

The marriage of Miss Anna Clunie Dale, daughter of Mr. and Mrs. R. J. Dale, Pine Avenue west, Montreal, to Mr. David Lindsay Keir, Dean of University College, Oxford, England, will take place at the British Embassy in Rome, in March. Mr. and Mrs. Dale and Miss Dale are sailing from New York on March 6, in the S.S. Roma, for Italy.

Miss Sylvia Frink, of Rothesay, N.B., entertained very delightfully at a luncheon party on Thursday for Miss Betty Drew, of Guelph, Ontario. Those present were Miss Drew, Mrs. A. H. Campbell, Miss Margaret Tulley, and Miss Audrey McLeod. Other guests arrived for bridge later in the afternoon.

### Ontario Opening

BY JANET CARRICK

HIGH, curtain-hung arches, row behind row of people banked ranged these arches. Down below seats ranged like one horse shoe inside another, another inside that, and yet another and another until the innermost makes space to take a strip of red carpet leading from a door to a table and on to end at a dais.

So this is where Ontario makes her laws, and starting today will make and amend more laws.

How like is the child to its grandmother in Westminster in my own country! There's a throne like the King sits on, though there's no throne for the Queen, and no woolsock! And carved woodwork, and a high ceiling all roses, thistles, leaves and crowns! Over the door white hands on a

brown-faced clock creep on past white figures. Some eager spectators watch the small hand pass four figures.

While the hands creep, beautiful women in beautiful gowns sweep down the red carpet following bare-kneed scouts to their seats.

Some walk with grace and perfect composure. After lingering at the door and glancing nervously round, others look down the strip of red as though it were three miles long.

Young girls in red—this season's debutantes some of them—younger ones in blue, many in pink, and a few in pure white, all with the hairdresser's finishing touches still warm on their heads, carry themselves with obvious pride and lack of qualm.

By two o'clock they come in an unbroken stream—Ontario's lovely women.

Few men appear, but one seems very busy. His cream lace ruffles at throat and wrists, his medals, his black galtered legs and Cromwellian shoes seem to swell his importance. He dons a Nelson hat and places a golden mace on a rack beneath a table. "Colonel Hunter Ogilvie", someone whispers.

A man in braided uniform, his chest covered with medallions and crosses, takes a seat behind the black-gowned, white-cravated justices. The bishop and a canon seat themselves on the other side of the red carpet.

Still the women come, a few more elderly ones in black now.

The clerk of the house places important looking documents on the table and takes his seat.

There is a hum of voices. Suddenly everyone stands. Perfect silence except for the swish of trailing, silken gowns and the soft tread of the Premier, Mrs. Ferguson and the long line following of cabinet members with their wives on their arms.

The hubbub begins as soon as everyone is seated again—but not for long. Scotch plaid and a sporrans lead the way for the Government House party. More standing and more silence!

White hands on the brown-faced clock touch and pass the appointed hour. Excitement grows! They say guns were fired, but who inside the assembly heard them?

Yet more standing as the doors swing open! A few moments of tense expectancy, then a plumed hat appears in the doorway, and a magnificently braided uniform—His Honor the Lieutenant Governor, and behind, his Prime Minister and a following of military splendor.

With a clanking of sword against Cromwellian shoes, the lace ruffled man ceremoniously places the golden mace on the table, its head resting on a red velvet cushion. He bows, his cocked hat nearly touches the table. The house is in session.

Then, just as a meeting of any committee would proceed, a speaker is proposed, seconded and carried by the "ayes".

The Premier gives a little talk, and His Honor the Lieutenant Governor, substitute for the King, reads his speech.

Most of the women do not attempt to listen. A feather fan flickers in the audience, but not from over-heat. One woman puts a book across her chest and wraps her arms around herself in an attempt to keep warm. One rearranges her bouquet. Another draws her shawl over the back of her low cut dress. All along the row there is a shuffling and a donning of wraps.

Three of the justices cup their hands to their ears. The others lounge sleepily in their chairs.

But they jump to their feet with everyone else as His Honor and his aides leave the house.

Heads bow as prayers are said. As the Premier speaks again a faint sound of bugles filters through the closed doors. The Lieutenant Governor is leaving the building.

More talk of business by the Premier—but the show is over now. Just a medley of beautiful colors throng towards the doors. "The law can proceed by itself now. We have set it on its feet."



In the Moderate-Price

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In this group of gay looking prints there are Fougita designs, the new star prints and plaids, black and white foliage patterns, tiny flowers, etc. Hosts of designs. Sizes 14 years to 44. All at \$29.50.

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This event took place at Madison Square Garden, N.Y. Left to right: Constance Wilson, Canada; Susanne Davis, Boston, Mass.; Melitta Brunner, Austria; Cecil Eustace-Smith, Canada (2nd place); Maribel Vinson, Boston, Mass. (3rd place); Sonja Henie, Norway (winner of the championship for fourth successive year.)





# SATURDAY NIGHT

## FINANCIAL SECTION



Safety for  
the Investor

TORONTO, CANADA, FEBRUARY 22, 1930

P. M. Richards,  
Financial Editor

## Fraud Act Bares Its Teeth

### First Public Record of Attorney-General's Department Reveals 1,000 Investigations Completed in 1929

By Gary Moore



LET'S give the devil his due. "Big Bill" Thompson may have helped to bankrupt Chicago, but at least he has kept an election pledge. King George is still out of Chicago.

OUR friends south of the border don't seem to be worrying a great deal as to whether we sell our wheat at a fair price or not. Apparently they think it's Canada's affair, not theirs. If so, they are overlooking the fact that we are their biggest customer.

UNTIL such time as our 1929 wheat crop is disposed of at a satisfactory price, it will obviously be advisable to avoid such stock issues as would be directly affected by a sharp reduction in the purchasing power of Canadian farmers.

ONE such issue is Great West Saddlery. Any concern that could make such an amazingly poor showing in a bumper crop year as did Great West Saddlery would require, one would think, something more than a change in management in order to achieve a pleasing report for shareholders for the current fiscal year, if the prices realized for our 1929 wheat are as low as currently seems possible. Nothing short of a real old-fashioned miracle would meet the case.

WHICH reminds me that when SATURDAY NIGHT commented unfavorably on the Great West Saddlery issue at the time of the public financing some two years ago, we were taken sharply to task by the (entirely reputable) financial house sponsoring the issue. Nobly, we refrained from saying "I told you so" when the annual report came out. We are likewise refraining, at the present time, from making any such remark in connection with Electric Elevator and Grain, now reported in financial difficulties, criticism of which at the time of issue similarly brought us a rough letter from the house handling it.

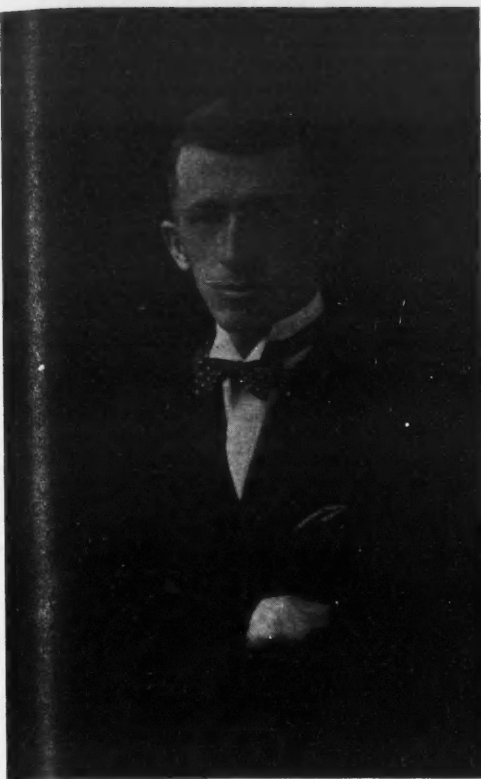
WHILE the business outlook in the United States continues to be moderately encouraging, that in Canada is less so at the moment because of the decline in wheat prices and the apparent possibility that the Wheat Pool may eventually have to dispose of its large holdings at sacrifice prices. While the outlook in this respect is still obscure, the possibility is a worrying one in a country where the size of its wheat crop and the price received for it play such an important part in determining national prosperity. Canadian banks still have a good deal of money tied up in wheat, and while this situation lasts Canadian industry will have difficulty in making much progress.

THIS fact will presumably be reflected in near-term quotations on Canadian common stocks. While Canada is in much too strong a position, economically, for even a disastrous wheat crop to check its progress and development for any length of time, the immediate effect would be felt fairly sharply throughout the country. For this reason any purchases of common stocks at this time should be for long-pull holding only and confined to sound, seasoned issues. A list of stocks of this class was given in this column last week.

AFTER remarking that the vital importance of the development of our agricultural resources is generally recognized in Canada, Mr. E. A. Mott, at the recent Cockshutt Plow annual meeting, said that the part played by the agricultural implement industry in making possible the great agricultural development of the past fifty years is not as well understood.

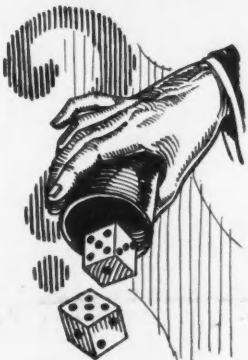
Quite true. A fact still less recognized, at least, by the non-agricultural part of our population, is the part played by United States implement producers in our agricultural development. Figures recently issued by the Department of Trade and Commerce, Ottawa, show that in the year 1928 only 27 per cent. of the farm implements produced for our Canadian market were made in Canada, while about 73 per cent. were made in the United States. This is obviously a ridiculous state of affairs, admitting the naturalness of the Canadian farmers' desire to buy their implements as cheaply as possible. It's robbing Peter to pay Paul, with the gentlemen living on opposite sides of the international boundary.

NO WONDER that some Englishmen and others think we are owned, lock stock and barrel, by the United States. No wonder, also, that Mr. Mott stated, at the Cockshutt Plow annual meeting, that the great need of the agricultural implement industry in Canada is not increased prices for its products but increased output for its factories. As he suggested, it should be possible to work out some solution of the problem in a manner acceptable to both the agricultural and manufacturing interests which would conserve this industry for our own country and enlarge its usefulness, recognizing it as vital to our national well-being, rather than be so largely dependent on another country for the necessary tools and equipment to operate our farms.



ARTHUR W. ROGERS

In his capacity as legal advisor to the Attorney-General of Ontario regarding brokers and securities sales, Mr. Rogers under the direction of the Hon. W. H. Price, has ably handled an amazing total of investigations and prosecutions of fraud charges during the first full year's operation of the Security Frauds Prevention Act.



By CORNELL LANE

To the Editor of "Cold and Cross"

Dear Sir:

I'm not crying over spilled milk and I'm no squawker or anything like that but I want to know where my money went. I don't want it back, mind you! To heck with it! I just want to know who got it, and also I would like to get the inside on Stringem A. Long & Co., Stocks and Bonds—but mostly stocks, because I'm beginning to think there is something wrong and anyway I can't get in touch with them. I went down to their office to see them personally but their grandmother must be dead or something for I found the doors closed and couldn't raise even a janitor. But what I want to know most is where my money has gone because I'd like to feel that I'm contributing to some worthy cause or other, and I think you should be able to tell me or you wouldn't be handling the overnight entries on the stock market in your esteemed journal if you couldn't. At any rate here's my situation in a nutshell and I hope you'll be able to crack it for me in your next issue.

You see I've played the ponies all my life and done pretty well at it—you know how it goes—but some time ago I got married to a girl who is a Baptist and she's fundamental and literal and all that, believes Jonah was swallowed by the whale and that Eve really wore fig leaves and whatnot, and she had been reared to hate horse racing, black jack, bridge and gambling in all forms and wanted me to get into some standard business where there is no element of chance and which is approved by the church, so, to please her, I turned to stocks and bonds.

I was told that the first thing to do in this business was to make a connection with a really substantial firm of brokers so I went to all of them in this city and finally picked on Stringem A. Long & Co. because they had the longest quotation board or whatever you call it in town and had offices from Halifax to Vancouver and back again and I figured there must be real money behind a firm that could operate on a chain store scale and that buying stocks in such quantities they would be able to retail them at a better price than the ordinary broker.

Well, to make a long story short, Mr. Editor, I went down to Stringem A. Long & Co. and told them I was thinking of getting into the business and they asked me what I wanted to buy and how much and I said Loyallright—it's oil I think—and about \$500 worth. A friend of mine who is a successful butcher told me he thought that stock was about as good as any and my brokers told me they thought his advice was pretty sound, so I turned over the \$500 in currency and asked for the stock but they said they could not give me the certificates until they bought the stock and that they would just open a running account for me and look after the whole thing. Which they did, but the trouble is that my running account has run clean out of sight and I'm wondering what my next step should be—if any.

Now a friend of mine who is chef in a beer parlour across the street told me this morning that the bottom had dropped out of the stock market and that Stringem A. Long & Co. had resigned in favor of their creditors and that they were probably in jail along with the rest of the stock brokers and that I might just as well kiss my \$500 sweet goodbye, but you can't depend on the accuracy of a man who has been handling Government beer all day and anyway I can't understand how Stringem A. Long & Co. could have gone broke with all the money pouring in

(Continued on Page 36)

(The article presented here completes the series of three written by Mr. Gary Moore following a survey made for SATURDAY NIGHT of stock exchange practices and the general investment situation in relation to the Canadian investor. "A Programme for the Standard Exchange" and a study of sound stock exchange practice as reflected on the Toronto Stock Exchange have already been presented. Readers of SATURDAY NIGHT will recall that this paper was the first to call attention, years ago, to the need of legislation designed to protect the Canadian investors against the operations of unscrupulous promoters and high pressure salesmen.—Editor.)

THE Security Frauds Prevention Act of the Province of Ontario is going to be amended. It is going to have several new finely-chiseled teeth inserted in the jagged edge which has already operated on the necks of over 1,000 members of the Get-Rich-Quick Fraternity—descendants of J. Rufus Wallingford who obtained their instruction from United States high pressure promoters who looked upon Ontario as a lucrative field in which to peddle gold bricks, before the Fraud Law was enacted in May, 1928.

Close examination of the Frauds Prevention Act reveals just one spot in which these new teeth in the form of amendments need be inserted. It is in regard to regulation of stock exchanges. To the critic looking in from the outside, it would appear the framers of the original act were concerned almost entirely with brokers and sellers of stock who were not members of any exchange. The integrity of stock exchange members, under the strict supervision of exchange officials—jealous of the tremendous investment necessary to build up a stock exchange—was largely taken for granted.

This integrity is no longer to be taken for granted. A tightening up of these regulations was instituted with the new audit system. The legislature is certain to back up the stand of the Attorney-General's department and the experts in stock exchange practice he has appointed, with any legislation necessary for full protection of the public if there should be any tendency on the part of stock exchange members to forget the financial stewardship with which they have been entrusted.

The swiftness with which the present stock exchange situation was rushed into headlines has resulted in confusion of the public mind as to the Frauds Prevention Act itself. Repeated reference in the press to this law and the resultant discussion has in many instances presumed that the Security Frauds Prevention Act was on trial.

Nothing could be farther from the truth. The record of the Attorney-General's department under this law has never before been presented. The amazing total of investigations in ratio to the total number of registrations on the books of the Registrar—for the first time presented to the public in this article—reveals the department as having slight time apart from its regular activities to compile such a total and state its record to the public.

Of 1,500 brokers and companies selling various stocks and other securities to the public, and 1,000 non-broker companies selling only their own shares to the public—a total of 2,500—the Attorney-General's department with only four offices and a small staff of clerks engaged in this work, conducted over 1,000 investigations into charges of unethical or illegal dealings during 1929. During this period 200 investigations were conducted under oath, a procedure as strict in form as any court of law, and which eliminates under a heavy penalty any attempt at evasion of full disclosure of the workings of the financial scheme or method being questioned.

Under the Fraud Act over 100 cases have been carried to court by the Attorney-General's department, both companies and salesmen being charged when the evidence of the investigations has revealed irregularities. This is an important record of activity for such a short period. It reveals two things, the necessity that existed two years ago for a complete survey of stock selling methods and the sharp teeth of the Security Frauds Prevention Act.

The Frauds Prevention Act will bear the strictest comparison with any Blue Sky legislation which has been

evolved to date by any State of the United States. The swiftness with which it operates and the broad powers given to the officials charged with its prosecution have driven back to the States the high pressure stock salesmen who infested Ontario for many years. This is certainly a tribute to its merits. Similar results have been obtained by other provinces of Canada which have adopted fraud prevention legislation modelled on the Ontario act. Blue Sky legislation of this type has come to stay in Canada. An Ottawa official who recently commented on the powers of the individual provinces under the laws enacted the last two years was secure in his stand that additional legislation by the Dominion Government was hardly needed.

The above record of investigations and prosecutions was obtained only through the closest co-operation between the Attorney-General's department and the provincial registrar, Colonel W. W. Denison. Whenever needed action has been taken simultaneously by these two departments. Not only the City of Toronto, but every town and city in the province where stock selling has been in operation has received attention. In the short space of a year virtually the entire province has been covered. Offenders against the present laws and regulations have come to know that swift action by these two departments in unison will follow attempts to separate the uninformed and unwary from their money through illegal practices.

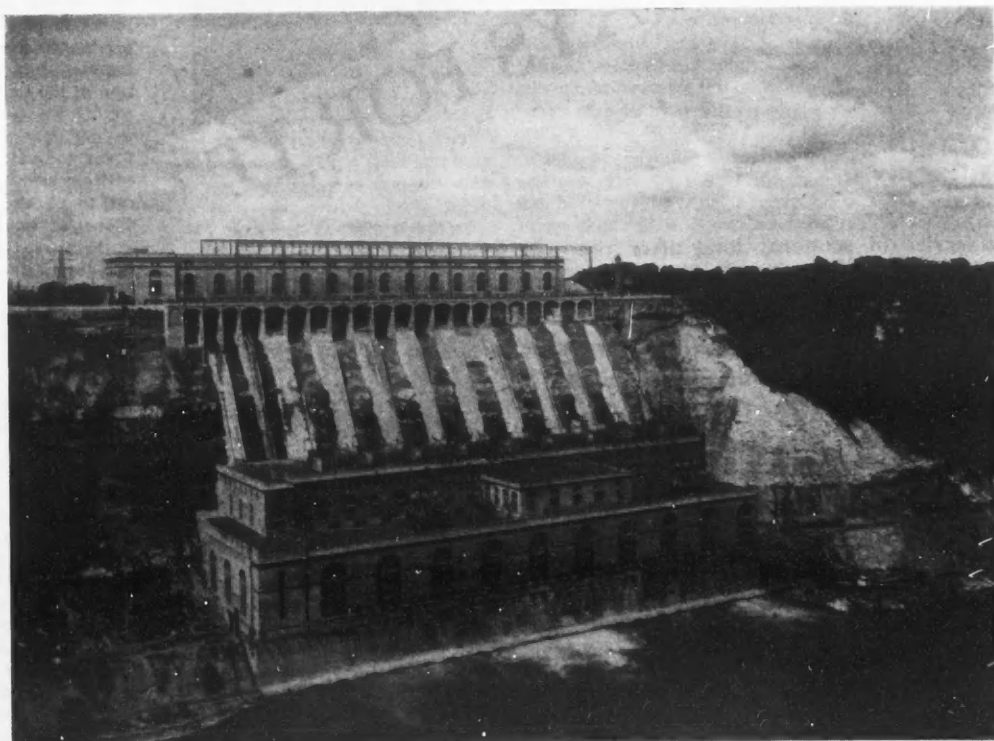
Most of the remaining months of 1928, following enactment of the law in May, were needed to set in motion the machinery needed to safeguard the public under the new regulations. Since 1928 the registrar has made nearly 6,000 registrations. Every company in the province reports to the provincial secretary each year through this department. Salesmen to the total of 3,500 have been licensed. Under this law they are under strict supervision of the registrar and the Attorney-General's department. Companies employing a salesman making false representations are also held liable under the law. Every broker in the province has been registered under this law, a total of 1,500. An address where papers may be served, which is to say, the place where any broker may be quickly found by the government in case of complaint being made, must be maintained with the registrar at all times. A bond must be given by all companies so directed by the registrar.

Non-broker registrations—companies selling only their own shares to the public—have totaled over 1,000. All these registrations have been made and are retained in complete record, available to the Attorney-General for quick action, by a staff of 32 members. At times this has necessitated night and day work. The annual returns of some 18,000 companies are made to the provincial secretary through this department.

To account for the minor attention given brokers who are members of stock exchanges during the formative stages of the Security Frauds Prevention Act, the situation at that time and that which has developed since must be outlined. At that time, and even at present, out of fifteen hundred brokers operating in the province less than three hundred are members of any recognized exchange. Strict enforcement of sound stock exchange practice has always been held up as a guarantee to the public against fraudulent methods.

Such a guarantee must be maintained or the entire financial machinery for full development of the natural and industrial resources of the country would be threatened. Until the present time the integrity of any part of the membership of a recognized exchange has never been questioned. Instances of failure by a single member of an exchange had developed, just as there were failures by companies in every other activity, industrial as well as financial. But the indictment of the methods employed by an entire stock exchange because of charges made against a substantial part of its membership is new in the history

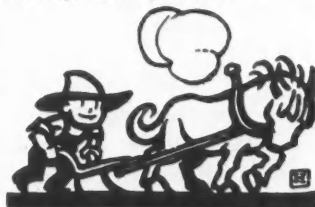
(Continued on Page 38)



ONTARIO'S CHAMPION HYDRO-ELECTRIC PLANT

The Chippewa Plant of the Ontario Hydro-Electric Power Commission which has completed its tenth unit bringing the capacity to 550,000 H.P., developed from Niagara Falls and making it the largest single plant in the world. The past year has been noteworthy for hydro development throughout the Dominion and the past decade even more striking. Total installation is now 5,720,000 H.P., as compared with 2,460,000 H.P. in 1920, and plant now projected or under construction will greatly increase the already impressive total.

—Photo by Canadian National Railways.





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**Paid to Policyholders** ..... \$ 322,228.29  
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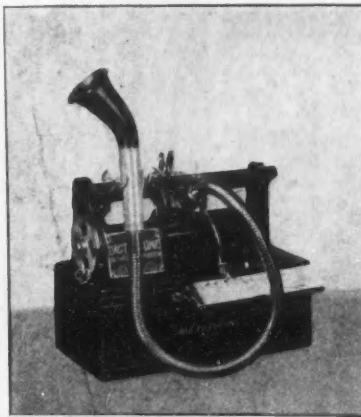
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## Putting U.S. Gold To Work

### Will The Federal Reserve Board Seize Present Opportunity To Stimulate World Trade?—A Constructive Criticism

By STEPHEN MCCAULEY, in *Barron's Weekly*, New York

NO SINGLE act by the Federal Reserve authorities has been so widely censured as its cheapening of credit in the second half of 1927. The orgy of security speculation which ended last October had its beginnings—the critics say—in the cheap-money policy of late 1927.

The critics usually depict the board's blunder as pertaining to domestic credit policy. In so doing they unjustly overlook the board's motives; and, what is more important, they overlook the symbolic fact that the greatest blunder in the board's career was in the management of its international financing.

The foreign setting of the blunder is clearly described in the following excerpt from the board's annual report for 1927:

During the period from June to September . . . there was a serious credit stringency in European countries generally, and it was felt that easy money in this country would help foreign countries to meet their autumn demand for credit and exchange without unduly depressing their exchanges or increasing the cost of credit to trade and industry. Easier credit conditions abroad would also facilitate the financing of exports and would thus be of benefit to American producers. By purchasing securities at that time (and by lowering the discount rate to 3½ per cent.—Ed.) the Federal Reserve Banks were in fact successful in . . . exerting a

favorable influence on the international situation.

That pumping of cheap credit into the 12 reserve districts of the United States in order to facilitate short-term lending to foreigners was as well intended as it was amusing. In the six months ended with Dec. 31, 1927, the loans and investments of member banks increased by \$1,491,000,000. Bankers' acceptances, by which most of the short-term lending to foreigners is accomplished, increased during that period by only \$330,000,000; moreover, about half of that increase was purely seasonal (or even "secular"), and some of it would have resulted from the differential between acceptance rates at London and New York before the board tampered with it. Thus, in order to pump out to foreigners additional credit of, say, 100 millions, the board caused the domestic market to be deluged by upward of 1,500 millions of credit. It flooded the flour mill to drown the rats.

Besides rats, were dogs and cats. "The policy of maintaining easy condition in the money market," said the board, "has encouraged the flotation of foreign loans in the United States." We still remember the dog-and-cat foreign issues foisted upon the investing public at about that time; both the Chamber of Commerce of the United States and the Secretary of Commerce issued warnings against them. Let anyone glance at the present quotation of those issues. In any like period in the future, it should be the acknowledged duty of the board to keep the credit supply of the nation beyond such greedy gulping from abroad. One almost approves the foreign policy of the Bank of France in this matter—huge short-term foreign holdings of unquestioned liquidity by the central bank and a virtual ban on private long-term investments abroad.

The requisite assistance to Europe in 1927 could have been given, of course, through any of several direct channels. Differential rates could have been established gradually on one of the five classes of dollar-acceptances, if only to establish a sound precedent; acceptances "based on goods stored in or shipped between foreign countries" might have been selected. The Reserve Banks could have opened heavy deposit accounts in foreign banks. They could have bought foreign bills, particularly at centers not likely to compete directly against our acceptance market. They could have invested in the short-term paper of foreign governments, though enabling legislation might have been needed.

Notably gold could have been exported, and should have been exported, for deposit abroad, from the excess reserves of the 12 regional banks; on June 29, 1927, the "free gold" of those institutions (cash reserves in excess of 35 per cent. against deposits and 40 per cent. against circulation) stood at the staggering figure of \$1,663,000,000! In so many words, the Federal Reserve authorities were too parochially minded to understand and use the recognized channels of international financing.

Besides, there was timidity. In a given year it might clearly be prudent and constructive to keep money rates in the U.S. at, say 5½ per cent. and to ship "free gold" to Europe to earn only 3 per cent. Domestic inflation might thereby be checked without depriving foreign borrowers in a credit famine. But, picture the consternation of the Corn Belt: Honest farmers paying 5½ per cent. and "furriners" paying only 3 per cent. for Federal Reserve credit. The policy might be entirely sound; but it would be difficult to explain, and few of the politico-financiers would relish the reactions of their constituents.

Federal Reserve authorities have not been uniformly and continuously blind to their international opportunities and responsibilities. At its meeting of May 13, 1924, the Federal Advisory Council urged the board "to examine very closely" the problem of Europe's financial and economic reconstruction. "It is idle to preach the (international) use of the dollar unless we render it possible for other countries to avail themselves of our dollar facilities." Speaking of making certain German-drawn dollar bills eligible for rediscount by the Reserve Banks, the council approved these "transfers of credit power from where it is idle and redundant to where an acute shortage of credit cripples the purchasing ability of" a foreign customer. "Measures of this character do not only tend to bring our gold hoard into active and healthy use but . . . stimulate our own foreign commerce. We facilitate the direct sale in dollars of our own products."

That statesmanly declaration was not very well translated into fact.

Some of the "domiciliary bills" of Germany, to which special reference was made, were in fact rediscounted by the Reserve Banks. Besides, one might mention the contingent credits extended to the central banks of England, Belgium, Poland, Italy, Rumania, and other countries when they resumed the gold standard. That was valuable assistance, to be sure; but it was so puny in comparison with our power as to be but a gesture. Of even less import were the frequent declarations by reserve officials that Federal Reserve gold was being held in trust for a gold-hungry world—that is, until that world could come and get it!

Without actually attempting to read the minds of the Federal Reserve authorities in 1927, one dares to suspect that the board's blunder was partially due to its passionate attraction for the device of central-bank policy known in England as the "neutralization of gold shipments," long used by the Bank of England. Though a remedy rather than a preventive, it is a foxy piece of financial complexity suggesting a wizardry dazzling to the lay mind.

To neutralize gold shipments, the central bank sells security holdings when gold is imported and buys securities when gold is exported—just the opposite from "what you'd expect." The effect is to stabilize the amount of gold held by the general banking community (not impounded in the central bank) and thereby to stabilize the domestic supply of credit. The shocks to credit resulting from gold exports and imports are absorbed by the central bank; and the nation's foreign dealings in gold become, indirectly, dealings in "free gold." Why the board did not hit upon this device in earlier years will now be explained.

During the first two complete years of the Reserve System (1915 and



W. R. MCGEE  
Who has been admitted to partnership in the firm of Hanson Bros., Incorporated. Mr. McGee is manager of the Ottawa office of the company.

1916), the board could not neutralize gold shipments; our net gold imports vastly exceeded the Reserve Banks' holdings of securities and bills. In those years of gold imports the Reserve Banks bought heavily in the open market; they needed to—to get some earning assets. Nor could the board use the device during the war finance years, 1917 and 1918; for the Reserve Banks had to buy (or lend on) United States securities for patriotic reasons in 1917 and 1918, despite the heavy importation of gold during those years.

In 1919, America exported \$292,000,000 of gold, and the Reserve Bank holdings of securities increased by \$129,000,000. This looks like calculated "neutralization," but was only coincidence. The increase in security holdings resulted partly from additional bank membership. No mention of neutralization appears in the board's report for 1919. Instead, the report speaks of "facilitating first the sale of government securities and then their absorption by investors"; that is why securities were bought in that gold-export year.

Neutralization—by security operations or by the sale or purchase of bills in the open market—was early practised by the board to diminish financial disturbances from quarterly tax payments and from crop movements and the late-year expansion of bankers' acceptances. But neutralization of gold shipments seems not to have been even contemplated by the board until 1925. "In the first part of the year (1925 report) member banks, particularly in New York, were under pressure as a result of demands upon them for gold to export. . . . but the return of currency from domestic circulation during January was larger in volume than gold exports." Despite continuing gold exports, however, the

(Continued on Next Page)



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# How Prosperity Is Assured

## Inevitable Developments in Canada Indicate Steady Material Advancement—Canadians Can Cope With Future

By BRIG.-GEN. C. H. MITCHELL, C.B., C.M.G., C.E.

Retiring President of the Engineering Institute of Canada

IN TRACING through the increasing engineering activities of this country for the past decades, endeavouring to visualize their progress and sequence and to relate the quality of the engineering ability that has been necessary, it is quite obvious that what we have produced has been our own initiative, by our own efforts and by our own native abilities. These things have been accomplished in spite of what once appeared to be our geographical and climatical handicaps. We have gradually discovered our resources and our assets which our forefathers suspected but faintly guessed.

Even today, we in this generation, can but dimly imagine the possibilities of the distant future but we are beginning to appreciate the immensity of these natural assets and to realize how best they may be turned to our advantage with the march of discovery and the introduction of new methods of use with the changing times.

No one can say that we are at the end. Far from it. It does not now require much imagination to look into the more immediate future in view of the activities of the present. If these national activities be projected for a futurist picture of only the next five or ten years, we may gain a fair idea of where the country is heading in its material advancement. It may not be too optimistic to foresee in this picture, many of the following developments in this further expansion:—

The extension of agriculture with new areas further north where newer types of weather—resisting hard wheat—may be developed and grown, may bring into production in the Canadian West quantities approaching a billion bushels yearly enabling the export of two or three times as much as heretofore. When this happens the engineering of agricultural equipment and of grain storage, milling and transportation will double the present.

Rail transportation constantly reaching out northward into new zones, may alter its present geography. It is conceivable that the further development of agriculture, mining and forest resources may bring about new routes into Northern Quebec and Labrador, to James Bay, to the regions west of Hudson Bay and Churchill and across to the Pacific between Latitudes 55 and 57.

The inevitable further development of our ocean ports will carry them far beyond their present trade limitations on the Atlantic and Pacific both in winter and summer.

The development of the enlarged St. Lawrence and Great Lakes Waterway now almost within sight, will bring our inland ports into easy ocean connection for cargoes of large dimensions from the heart of the continent, either on direct routes or by single transshipments and give a great impetus to water transportation.

Air transportation, now arrived, will expand far beyond present conceptions. No one can foresee what this may mean in Canada's development, particularly northwards.

Mining, now well started, will accelerate its development across Canada throughout the Pre-Cambrian areas, not only in doubled or trebled outputs of precious and economic minerals now worked, but of others known to exist.

Metallurgical and similar processes will be very greatly increased in extent and application. Normal processes will develop with other progress. To treat Canadian ores or materials which have special peculiarities, however, new processes will inevitably be developed by necessity, as, for example, our low grade iron and coals, our oils and tar sands. Fuels in proximity to such mining and metallurgical works will be a large factor, especially in Northern Alberta and Northern Ontario (if coal is found in large quantity). The transformation

of our coals into their chemical constituents by liquefaction or otherwise, following recent research progress, will doubtless be among the earlier steps.

Water power development will also continue to increase for some years to come at a still greater rate. Installations even in present programmes ensure this. More remote prospects and programmes themselves are not unduly optimistic when power is considered in conjunction with developments in other fields. The most significant fact regarding water power development in Canada is that today the installations total less than 14 per cent. of the aggregate developable power of all water sources.

A marked economic advantage we have, is that most of our water power is contiguous to the other great resources of the mine and the forest. When the great power resources of the St. Lawrence are fully brought in, to the extent in Canada of nearly four million horse power, and with deep water transportation alongside, these combinations will place Canada in a singularly advantageous position for further production of all kinds. It is notable that heretofore the curve of increasing Canadian production has closely followed the curve of increasing development of her water powers.

These are some of the tasks which Canadians and Canadian engineers have before them. If they are tasks which we may not approach lightly, we will the more readily remember that such tasks have their rewards. The rewards are in the progress and further development of Canada for the decades to follow. It is clear, from past experience and achievement, that we can carry our country a very great way along the road to national prosperity by diligent, careful, and skilful management. Moreover, as a nation of alert and energetic people, we can do it ourselves, with our own financiers, our own business men, and our own engineers.

## Putting U.S. Gold To Work

(Continued from Page 30)

Reserve Banks sold about 200 millions of securities in February; that was just the opposite from neutralization.

In May, 1927, the monetary gold stock of the United States reached its high for all time. Exports of gold shortly afterward "were offset by the Reserve Banks through the purchase of securities" (1927 report). This neutralization flooded the domestic market with funds, as noted above; and the already low rediscount rate of 4 per cent. was reduced to 3½ per cent. late in the summer.

Neutralization of gold shipments is a dangerous toy and a clumsy tool. When used on a reversal of the gold movement, the Reserve Board stands idly watching dollar exchange move all the way from one gold point to the other, without intervening to check this maximum fluctuation of about 1 per cent. on a volume of international transactions approaching \$25,000,000,000 a year. Neutralization, therefore, is a tardy means of equalizing the domestic credit supply, at the expense of dollar-exchange fluctuations. That these fluctuations seriously impede our international acceptance business should interest the board; even if it is less directly concerned by the embarrassment to exporters and importers.

Neutralization of gold shipments by security operations is a limited device at best. The past offers examples of gold imports in a volume exceeding the total security holdings of the reserve banks at the time. Complete neutralization at such a time is impossible. Besides, it is a costly device; the losses from suddenly dumping on the stock market several hundred millions of United States securities (or from suddenly buying such an amount) must be considerable, ignoring the brokerage.

In contrast, prevention of gold shipments by sales or purchases of foreign exchange, far from being expensive, would actually be profitable. Once the policy is in operation, foreign exchange would be bought by the Reserve Banks only at a discount and be sold only at a premium. And of course, the foreign-exchange holdings would be interest-bearing and would be acquired at the outset by shipping abroad non-productive "free gold," thereby stimulating American exports and at the same time reducing foreign ill will for having "sterilized" much of the acquisitions of gold since 1914.

What the Reserve Banks should have done, three or four years ago, was to build up a sufficient supply of foreign-exchange holdings to "peg"

dollar exchange close to parity and to prevent or restrict private gold shipments. The Reserve Banks were financially able to do that, from their stupendous stocks of "free gold," part of which could have been "put out" abroad as interest-bearing foreign-exchange holdings instead of being locked up here as wholly non-productive assets. They should do it now. They have specific permission to do it, in Section 14 of the Federal Reserve Act. Moreover, they have an implied obligation to do it; a prime purpose in creating the Federal Reserve System was to provide an elastic currency, and one of the principal demands for currency in the international one, that for dollar exchange.

In effect, increases of a central bank's foreign-exchange holdings are exports of short-term capital — a stimulus to the nation's export business, hardly different dollar-for-dollar from long-term lending by private investors. Deliberate exporting of free gold by the central-bank authorities, before the private banks of the country are compelled by exchange rates to export it, is vastly to be preferred to the spurious wizardry of neutralization by security operations.

The practicability of reducing foreign-exchange fluctuations and restricting or preventing gold movements, by central-bank action, cannot be questioned. When foreign countries were returning to the gold standard in recent years, nearly all of them established *de facto* stabilization of their currency a year or two before declaring legal stabilization. They were compelled, with but relatively

small foreign-exchange funds at their disposal, "to stabilize by manipulation." They had to prevent gold exports, at least; for they had no gold to spare. And they were generally successful, as is known.

As for the security of foreign-exchange holdings, we have the conclusion of the Federal Advisory Council as early as 1920, in a period of great turbulence in international finance. Speaking of balances in banks abroad, the council said, "There are no balances \* \* \* more easily and more readily convertible into legal reserve balances" (annual report). Even in 1919, the council declared that "funds on deposit with a foreign correspondent may be converted into reserve funds through sales of checks or of cable transfers just as quickly as the funds on deposit with a domestic bank" (annual report). Where unusually strong security would seem desirable, it could be obtained by ordinary financial ingenuity. Open deposits could be secured by collateral of the foreign banks, transferred to a trustee; and contracts could be made whereby the reserve banks could call for the funds either in dollars at a fixed conversion rate or in foreign exchange. Purchases of foreign-currency bills might be limited to bills in which banks of a third country are endorsers.

Make no mistakes about the origin and nature of the U.S. "free" gold. It did not come free, or in trust. For every dollar of it, Americans produced goods or rendered services to foreigners. It has made the nation gold-poor to the extent of about a billion, and gold-poor it shall remain unless the reserve officials do something about it. Thus far, Americans might as well have spent a billion building a mountain of dirt for an emperor's tomb. Literally.

The maximum sums available in the Reserve Banks for investment in foreign-exchange holdings have been colossal ever since 1921. Most central banks are permitted to carry some of their gold reserves in the form of foreign exchange, but U.S. reserve banks are not. The maximum sum available for foreign-exchange investments is any excess of gold reserves above 40 per cent. against notes and 35 per cent. against deposits. The writer believes that, as a general policy, the Reserve Banks should endeavor to keep invested in foreign exchange all gold reserves in excess of 50 per cent. against combined note and deposit liabilities.

"Putting out" into foreign exchange (Continued on Page 35)



A. F. TOMLINS  
Who has been elected a director of R. A. Daly & Co., Limited.

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PUBLIC UTILITY	Price	Yield %
OTTAWA L. H. & P. Ref. Mtge. & Coll. Trust 5% October 1st, 1937.....	98.00	5.10
GATINEAU POWER 1st Mtge. 5% June 1st, 1936.....	93.25	5.50
MONTREAL TRAMWAYS Gen. Mtge. 5% April 1st, 1935.....	92.50	5.55
MONTREAL ISLAND POWER 1st Mtge. 5½% May 1st, 1937.....	96.50	5.75
INDUSTRIAL		
CANADA GYPSUM & ALABASTINE 1st Mtge. 5½% March 1st, 1948.....	96.50	5.80
McCOLL FRONTENAC OIL 1st Mtge. & Coll. Conv. 6% October 1st, 1949.....	100.00	6.00
MONTREAL APARTMENTS 1st Mtge. 5½% July 1st, 1948.....	94.00	6.05
ALBERTA PACIFIC GRAIN 1st Mtge. 6% June 1st, 1946.....	99.50	6.10
*SIN-MAC LINES LTD., 1st Mtge. 6% April 1st, 1949.....	99.00	6.10

INVESTMENT TRUST	Price	Yield %
*CANADIAN INTERNATIONAL INVESTMENT TRUST, 1st Coll. Trust 5% February 1st, 1930.....	99.50	5.02

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## GOLD & DROSS

### AN UNJUSTIFIABLE SWITCH

Editor, Gold and Dross:

As a subscriber to, and admirer of your paper for many years, I am coming to you for advice on a problem. I retired from business nearly four years ago and now have an income from investments of approximately \$2,300 a year. This is hardly enough for my needs, as I still have a dependent family.

My problem is this. About two years ago I bought on your advice some shares of Goodyear Tire and Rubber Company of Canada preferred stock, and have been getting the dividends ever since. In order to increase my income, I am now thinking of selling this and putting the money into common stock of the Twin City Rapid Transit Company, as I am told I could get nearly double the return from the latter than from my Goodyear preferred. Do you think this switch would be advisable?

—T. M., Toronto, Ont.

I do not. No matter how welcome additional income would be, apparently you cannot afford to risk the loss of any part of the income you now have. A switch from Goodyear of Canada preferred to Twin City common would involve just such a risk. Goodyear of Canada preferred is an investment, while Twin City common is a speculation—a low grade speculation at that—and you must realize that a man in your position cannot afford to speculate.

The very extent of the yield obtainable from Twin City if bought around its current market price of 29—13.79 to be exact—is indicative of the risks attaching to it as a speculation. No stock having any claim to be regarded as an investment can ever be bought to yield anywhere near this figure.

It is true that there has been some market interest in Twin City Rapid Transit Company common as the result of the publication of an annual report showing a substantial advance in earnings over the previous year, but market movements should have no interest for you. In any case, even as a speculation, I consider Twin City to lack attractiveness, for the reason that the company's ability to continue earning the wherewithal to maintain the current \$4 annual dividend is quite uncertain.

Although the company earned in 1929 \$4.75 a share for the 220,000 common shares outstanding, after the payment of full dividends for that period on the 30,000 shares of \$7 preferred stock, as against \$2.83 a share earned on the same basis on the common stock in 1928, it should not be assumed that the company will be able to maintain this satisfactory showing.

The principal cause of the jump in earnings was an increase in fares put into effect about a year ago, but against this, it should be remembered that the company has had to increase fares repeatedly during the past several years in order to sustain revenues and income, the volume of traffic having been steadily declining during the period.

### CITY DAIRY TOO HIGH

Editor, Gold and Dross:

I have always tried to be a cautious investor and to buy good stocks but that doesn't mean that I leave common stocks alone because I believe there are some very good ones. In inquiring for a good conservative common stock to buy I have been told City Dairy and I believe it is a good company with a good record. Do you think I should buy some of this stock now?

—C. D. R., Winnipeg, Man.

What you say about City Dairy is perfectly true; it is a fine, well-managed company with an excellent record and has done exceedingly well in the past for those who have held its stock. Nevertheless, why should you be content, in a market like the present one, with a yield of 3.84 on a common stock, which is what City Dairy gives at current prices of around 52? Without disparaging the merits of City Dairy in the least, I believe that you can obtain equal security, better yield and more attractive prospects of appreciation elsewhere.

At 52, on the basis of the recently-issued statement, City Dairy is selling at roughly 15.5 times earnings. It is thus obviously discounting the future to a considerable extent and the investor must ask himself, in view of the extremely keen competition in the dairy business which exists in Toronto, whether or not such discounting is justified. I believe that City Dairy will continue to progress, but I am not convinced that its rate of progress will justify the present price-earnings ratio.

The company's progress has been only moderate for the past few years, earnings on the common on the basis of the 92,400 shares now outstanding, having been \$2.98 in 1927, \$3.02 in 1928, and \$3.40 in 1929, and I know of no reason currently in view which should accelerate this rate. It is true that the balance sheet position is a strong one but this indicates admirably conservative accounting and management rather than likelihood of any great expansion. The dairy situation in Toronto may lead to a display of aggressiveness in some quarters with possibly surprising results, but so far there is no indication of anything but a continuance of fairly normal business distribution.

In brief then, I do not believe that the factors surrounding this stock—despite the fact that it has been in demand at figures as high as 80—are sufficiently attractive to warrant paying present prices on the present dividend basis.

### POSSIBILITIES IN CANADIAN CANNERS

Editor, Gold and Dross:

I have recently heard that Canadian Cannery is a good company and that business has been very good with it during the past year. I am now considering buying some of its stock but before doing so would like some information about it. Also please say which of the Canadian Cannery stocks I should buy. I have bonds and feel that I can afford to buy something like a common stock to make my investment list better. I will be grateful for your advice.

—R. L. S., Thamesville, Ont.

While you do not give me very extensive information concerning your investment position, I think that you might profitably put some money into Canadian Cannery at present prices. The second preferred and common sell in the same price range, as they are practically companion stocks, the second preferred being convertible into common on a share-for-share basis. I would recommend that you buy the second preferred at the present time in preference to the common, because of the better yield. The preferred which pays 80 cents annually yields 3.63 per cent at present prices of around 22 while at the same price the common, which pays 50 cents annually, yields but 2.27 per cent.

It is confidently expected that the second preferred will reach a \$1 annual dividend basis this year and this means, according to the provisions, that the common will receive \$1 also. The second preferred will, of course, eventually be all converted; it is true that this stock is redeemable

at \$20 but as the conversion privilege is exercisable after notice of redemption this feature does not affect the market course of the stock.

You are correct in your belief that Canadian Cannery has enjoyed a very good year; a number of factors such as disposal of carry-over from the preceding year at very good prices and large 1929 contracts which produced a normal pack in the face of a general crop shortage coupled with an assured market for this pack at satisfactory price levels, indicate that the next report should show an exceedingly substantial earnings increase. The period to be covered will be 15 months, the year end having been changed to March 31 for business reasons. Earnings on the common are expected to be somewhere in the neighborhood of \$2 after allowing for the first preferred and a full \$1 dividend on the second preferred.

The company's last report (for 1928) showed a very strong balance-sheet position and it is expected that this will be improved due in part, of course, to the sale of the Simcoe can plant to American Can Company which is believed to have netted Canadian Cannery approximately \$1,000,000. The general outlook for the company is bright and while present yield on the second preferred is small I think that those who buy at present prices should do well before the end of the current year.

### IMPERIAL OIL

Editor, Gold and Dross:

I have been thinking of buying Imperial Oil stock, but my bank manager tells me that about a couple of months ago you said that this stock, while good, was too high priced. Although I am a subscriber, I must have missed the item in question. Now that the price has fallen off several points, do you consider it a suitable purchase? Can you tell me who Imperial Oil is controlled by? I am told it is Standard Oil. Has the company issued its 1929 annual report yet?

—J. D. M., Montreal, Que.

Although, as you have remarked, quotations on Imperial Oil stock have fallen off several points since I advised against purchasing it two months ago, I am still of the opinion that commitments in this stock might well be postponed. Even at its current price of 25½, Imperial Oil yields fractionally under 2 per cent.

The only earnings statement yet issued by the company was for 1928, when net was equivalent to \$3.48 per share on 6,605,442 common shares. The stock was subsequently split four for one in April, 1929, increasing the capitalization to 26,421,768 shares, of which more than 70 per cent, is held by Standard Oil Company of New Jersey. On the present shares, the company's income in 1928 was equal to about 90¢ a share.

Its profits for 1929 are expected to register a sharp improvement, aided in part by larger dividends from its subsidiary, International Petroleum, the increase being equivalent to 11½¢ per share on the parent company's stock. The recent decline in petroleum prices, however, will probably prevent this gain from being continued during the near future.

Imperial Oil is currently paying dividends at the rate of 50¢ per share per annum, and in view of the company's favorable long term earnings outlook, it is reasonable to look for increased disbursements over a period of time. When, however, the stock is priced, as it is at present, to yield 2 per cent, or less, it seems to me that the market is over-discounting the future, especially in view of the current weakness of the stock market.

### ASBESTOS COMMON A POOR BET

Editor, Gold and Dross:

I would like your opinion on a straight gamble which I am thinking of taking. I understand that Asbestos Corporation, under its new direction, is making much better progress and I am thinking of buying some of its common stock. I know that dividends aren't being paid on the preferred but if the company continues to come along I might make some money. What do you think?

—J. D., Hamilton, Ont.

I don't think that you have much chance. I have no aversion to speculation but I think that the speculator ought to have at least an even break before he plunges and I don't think that Asbestos common offers this at the present time.

It is true that the company has been getting on its feet to a certain extent after a series of misfortunes last year but it seems now definitely to have established itself as a low-grade producer. It is quite possible, since the operations are really mining, that better grade material might be struck, but so far there have been no indications of this. The immediate prospects seem to be that the company must adjust itself to present conditions and this reorganization will no doubt entail a scaling down of the capital structure. In this event the common naturally comes last and there even seems a possibility of its being wiped out or at least its equity very materially lessened.

With such prospects I can see no attraction whatever in the common even at present nominal prices of 3. The company's annual meeting will be likely held in April at which time the plans of the directors will be made public. I think that you should restrain your speculative enthusiasm until that time and by then it may have passed.

### RIVERSIDE SILK MILLS

Editor, Gold and Dross:

Please advise if the class "A" stock of the Riverside Silk Mills Limited would be a conservative investment. The present price seems to be quite reasonable.

—F. J., Smith's Falls, Ont.

Although, at around 23, this issue seems to be reasonably priced on the basis of yield (8.69%) and 1929 earnings, the near-term prospects for the silk industry do not, in my opinion, make the purchase advisable at the present time.

Perhaps you noticed that the company's recently published annual report for the year ending December 31st, 1929, showed a decrease of 18% in net income from the previous year. Net income for 1929 was \$130,162, equivalent to \$4.34 per share of class "A" stock and \$2.60 per share of class "B" stock, as against net income of \$159,425 or \$5.31 on the class "A" and \$3.19 per share of class "B" stock in 1928.

The company's earnings showed a continued trend upward from net of \$74,742 in 1924, to a record net of \$161,072 in 1927, but this was followed by declines in 1928 and 1929. An initial Class "A" dividend of 50¢ per share per quarter was paid July 1st, 1928, and has since been maintained regularly.

The decrease in earnings reported for the past year took place despite the fact that expansion of plant and out-

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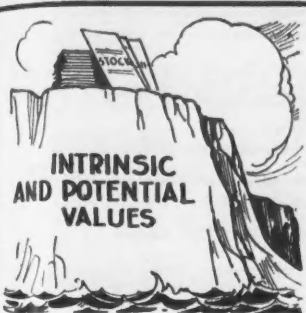
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put in the early part of the year gave promise at the time of large earnings for 1929. The company's 1929 balance sheet showed net working capital of \$317,731, comparing with \$326,553 as of December 31st, 1928.

### ATTRACTIVE FOR HOLDING

Editor, Gold and Dross:  
Please tell me what you think of the common stock of the General Railway Signal Co., and, if possible, something about the company and its operations. I have been given a tip to buy the stock. Do you think there is any real possibility of the market price of these shares picking up over the next eight or ten months?

—G. B., Saskatoon, Sask.

Yes, I think this stock offers better than average possibility of appreciation over the period of time you suggest. General Railway Signal Company, a leader in the railroad signalling industry, experienced in 1929 the second best year in its history, net for the period being equal to \$8.25 a common share, compared with \$5.25 in the preceding year. The increase in net over 1928 was 52 per cent. The company's record year, it is of interest to note, was in 1926, when \$11.61 a share was earned.

The company began 1930 with orders 99 per cent. above those of a year ago, thus indicating a good year ahead with the possibility of capacity operation throughout. Use of the recently developed centralized traffic control system is on the uptrend, promising further orders for the company from this source. The company's financial condition is sound. Cash, marketable securities, and call loans aggregated \$5,701,114 at the close of last year, while current liabilities totalled \$3,701,114. Thus both the company's present position and outlook are quite favorable.

### POTPOURRI

C. A. T., Midway, Ont. The MAPLE LEAF MILLING COMPANY is in a strong position financially and is a well-managed, progressive concern. As you say, it made an excellent showing last year. Unfortunately, owing to unusually unfavorable conditions now existing in the flour milling industry, particularly as regards the export market, the outlook is not favorable for Maple Leaf making anything like as good a showing this year. The falling off in quotations has been due partly to the investing public's realization of this condition, and partly to the general weakness in the stock market.

P. H., Walkerville, Ont. I would not recommend that you take the advice given to you to buy MONTGOMERY WARD at current prices. As you possibly know, the failure of this company's earnings to keep pace with its gains in sales during 1929 was the feature of the recently issued annual report, which showed a decline in net profits of approximately five million dollars. While it is possible that the company may be able to increase profit margins during the present year and that sales volume may continue to expand, nevertheless I can see little prospect of any near term appreciation for this stock. SEARS ROEBUCK, on the other hand, which is Montgomery Ward's chief competitor, appears to have more attractive prospects. This company has maintained profits at more favorable levels and the stock is more reasonably priced at the present time. In my opinion it has moderate speculative attraction at the present time for holding of say at least six months.

A. H., Edmonton, Alta. I would not advise dealing with QUARTERLY DIVIDENDS LIMITED and NATIONAL HOUSE PURCHASE LIMITED. Their scheme appears to me to be unsound and the record of these companies in England is by no means confidence-inspiring.

W. A., Petrolia, Ont. At a meeting of preferred shareholders of the STANDARD BELT AND ASSETS LIMITED, which was held in Toronto on June 25th of last year, G. T. Clarkson, trustee, stated that common shareholders could not expect any return whatever on their claims, which totalled approximately \$2,644,000. Realization on the remaining assets of the company, which consists of real estate holdings of the defunct Dovercourt Land and Savings Company, Mr. Clarkson said, would be a slow and laborious process. The holdings comprise large blocks of down-town property in Toronto, which cannot be turned over very readily at a profit. Preferred claims, he expected, would eventually be satisfactorily liquidated.

H. A., Charing Cross, Ont. You do not give the prices at which you acquired most of the stocks you are now holding, and therefore I cannot say whether or not you would suffer a loss if you sell at current quotations. If you do not need to sell in order to raise funds, all these stocks might well be held in the hope of seeing higher prices over a period of time—possibly by the end of this year, in the majority of cases.

N. D., Hamilton, Ont. ATLANTIC SUGAR is in a good financial position, but for years it has experienced decidedly adverse conditions in its industry, and its earnings have naturally suffered. There is no immediate prospect of any marked improvement. The company has paid no dividends on either its preferred or common stocks since October, 1929, and none can be expected for a considerable time to come, at best. However, as I have indicated, the company's balance sheet position is a strong one, and the company appears to be in a good position to benefit by any improvement in the industry, when such occurs. Thus I would be disinclined to sell this stock now, if a sale at current levels would involve a sizeable loss for you. The common stock has possibilities in the light of a radical long pull speculation.

H. J., Napance, Ont. In my opinion the preferred stock of the CANADIAN HYDRO ELECTRIC CORPORATION is an attractive buy at present quotations. It is impossible to predict what the near-term market course of this stock will be, but eventually I think it should be selling higher than present prices. The public utilities companies which this company controls have some excellent contracts, and in my opinion their earnings should increase.

J. A., Oshawa, Ont. I would recommend the preferred stock of CONSOLIDATED FILM INDUSTRIES at 23, rather than the common at 21, although I consider both these issues to be fairly speculative at the present time. This company is, as you possibly know, engaged in the developing of motion picture negatives, and printing the necessary positives for a number of companies. It has prospered in conjunction with the motion picture industry generally since the development of sound films, and immediate prospects seem fairly bright. On this basis, therefore, these issues are not without speculative attraction. I advise the preferred stock because of the greater margin of protection. It is entitled to \$2 in dividends after which the common receives \$2, and then both issues participate equally. At the present time the dividend rate on both issues is \$2, which accounts for the relative closeness in the prices of the two.

J. W., Winnipeg, Man. I would recommend that you continue to hold your preferred stock of WESTERN STEEL PRODUCTS, rather than sell at the present time. With a certain amount of depression existing in Canada, and with a prospect for possibly lessened construction activity, we may see some decline in earnings from companies such as this, but in my opinion this company is a sound one, and I think you will find your investment well protected.

M. M., London, Ont. As you have already taken your loss in THOMPSON CADILLAC, I see no reason for going back into it. If you want a mining stock, why not pick a promising issue like NORANDA? The stock is attractively priced, in my opinion, at around its present level, and if you read our recent article, entitled "Just How Good is Noranda?", you know what we think of its possibilities.

J. J., Toronto, Ont. I can see no reason for putting your money with the RAILROAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF NEW YORK. The yields

which they offer, according to the blotter which you enclosed, are not impressive, because you can get just as good returns, coupled with marketability and safety in Canadian securities. In my opinion Canadian securities are more desirable, as current information is always available concerning the majority of them.

O. C. J., Winnipeg, Man. The REO MOTOR CAR COMPANY is in a strong financial position, but the company has suffered quite a severe reduction in earnings and there are no immediate prospects of any marked improvement. I would not, therefore, advise purchasing this stock under present conditions. GENERAL MOTORS should be definitely one of the automobile concerns to benefit whenever the automobile industry improves. The company has made remarkable progress over the last few years, and although its near-term prospects are clouded to some extent by Ford competition, there seems no reason to doubt that General Motors will continue to make good headway.

L. C., Barrie, Ont. The outlook for the WORLD FIBRE CORPORATION is very doubtful and I would not advise a purchase of the shares. There is no market for them.

W. H., Mount Brydges, Ont. The name of the TORONTO BREWING AND MALTING COMPANY LIMITED was changed to CANADA BUD BREWERIES LIMITED, in January, 1929. If you are a stock holder of this company, I am surprised that you are not aware of this, and that you have not made the change of your stock certificates. About a year ago, stockholders were notified to send their stock certificates to the Toronto General Trusts Corporation for exchange. Canada Bud had been making good progress and the stock was recently placed on a \$1 dividend basis.

J. A., Midland, Ont. I cannot, at the present time, see any reason why you should dispose of your FAMOUS PLAYERS Debentures. You are getting a good return on your money, and I know of no reason why this cannot be expected to continue. While the JONES BROTHERS issue which you mention is also good, I see no reason for making a switch at the present time.

J. M., Chapleau, Ont. RIDGEDOME has the ordinary prospects of exploring organizations of its type. It has nothing impressive in the way of vein showings; location is nothing to become excited about. It is a long shot, just how long remains to be seen. It is working and is equipped for deep exploration.

J. C., Saint John, N.B. AMERICAN FOUNDERS CORPORATION is one of the larger United States investment trusts and appears to enjoy capable management. In my opinion this stock can safely be held, and I think that over a period it should show you appreciation. It is impossible, of course, in the present unsettled condition of the market, to predict anything in the way of near-term appreciation, although I think that general conditions will be improved before the end of the current year.

W. L. A., Ottawa, Ont. I would like to call your attention to the preferred stock of STANDARD PAVING AND MATERIALS, now selling around 90. The dividend seems to be especially well protected and I believe it can be bought with confidence. In view of the attractive conversion privilege in addition to the high yield, I consider this issue very attractive at current levels.

R. J., Toronto, Ont. The transfer agents for TECK-HUGHES GOLD MINES are the PRUDENTIAL TRUST COMPANY, 217 Bay Street, Toronto. If, as I gather from your letter, the stock has never been transferred to your name on the company's books, I would suggest that you write the Prudential Trust immediately. Teck-Hughes is paying dividends at the rate of 15c per share quarterly, or 60c per annum, on each share, the par value of which is \$1 and which is selling currently around \$6.45 per share. The head office of Teck-Hughes Gold Mines Limited is at Kirkland Lake, Ont.

J. T., Toronto, Ont. In my opinion the preferred stock of SMITH BROTHERS MOTOR BODY WORKS is not an investment at all, and is not even an attractive speculation. There are a number of minor points in connection with this circular which indicate rather amateurish handling. I need only point out to you that the circular contains a flat-footed statement about assets which is not backed up by any appraisal certificate, and therefore incapable of being checked. In addition, there would be, of course, no market for the stock.

G. C., Montreal, Que. I would advise you to continue to hold your HOWE SOUND, rather than sell at present prices, which you tell me are approximately what you paid for the stock. Briefly, the situation for all copper stocks depends upon whether or not the Copper Export Association in the United States will be able to maintain prices. Present indications are that the association is meeting with considerable success, although this situation may change later in the year. I think, in general, that the present outlook is far from gloomy, and it seems reasonable that at the very least you may see higher quotations for your stock, although, all copper stocks are currently regarded as speculative. On the basis of 18c copper, Howe Sound is expected to earn \$7.40 a share in 1930, but these per share earnings will be cut down to approximately \$4.85 per share, should the price of copper fall to 15c. Since you tell me that you own this stock outright, I think your wisest course at the present time would be to hold.

A. E., Palmerston, Ont. While I have no definite record of the company having gone out of existence, I feel convinced that CONSOLIDATED AMERICAN OIL COMPANIES is dead and its stock is without value at the present time. At the time of the promotion of this company SATURDAY NIGHT had occasion to refer to it a number of times, and I believe that the thing eventually fell through. The company was incorporated under the laws of the State of Arizona, and to check up definitely you could, of course, write to the Secretary of State of that state.

S. L., Kingston, Ont. The DETROIT INTERNATIONAL BRIDGE COMPANY'S debentures rank junior to the first mortgage bonds and are less strong to that extent. The prospects for the company are quite favorable, and although there is an element of speculation at this stage, I consider the bonds to be quite an attractive purchase in the light of a business man's investment. Nevertheless, I would not advise that you purchase another debenture if you are already holding two. That is, unless the total amount involved in this commitment would still represent only a small proportion of the total funds at your disposal. Diversification, which means spreading the risk, is the first rule of wise investing, and with so many good investments currently available, there is no reason why you should put all your money into one security.

A. W., Pounce Coupe, B.C. To the best of my knowledge shares of CLARK MITCHELL OIL WELLS LIMITED are without value at the present time. As long ago as 1918 SATURDAY NIGHT reported that this was apparently one of the many flotations of the 1914 oil boom. As far as we could discover at that time there was no indication of the company ever having done any drilling, and at that time no market existed for the shares.

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Each inquiry must be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

Inquiries which do not fulfill the above conditions will not be answered.

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\$1,000 Hayes Wheels, 6%, 1942 .....	6.00
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Security Over **\$68,000,000**  
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"—and I placed your fire insurance where you will get the best protection and service, and in a Canadian Company because I know you want your money kept at home. I put it in  
**The CANADIAN FIRE INSURANCE CO.**"

## Concerning Insurance

Bonds for Bankers and Brokers  
 Blanket Bonds Which Combine Both Insurance and Suretyship Coverage—Exclude Trading Losses

By GEORGE GILBERT

PERHAPS the most complicated form of protection sold by the modern insurance or surety company is the blanket bond coverage for bankers and stock brokers.

These blanket bonds have only been on the market for fifteen years or so. Prior to that time, however, banks and brokerage houses had been among the heaviest purchasers of fidelity bonds to protect them against the dishonest acts of their employees. In addition to fidelity coverage, they also carried other insurance of various kinds, such as burglary and hold-up, both inside and outside their premises.

But even with these bonds and insurance policies, losses frequently occurred in and about banks and brokerage houses which could not be charged to the dishonesty of any particular employee or outside agency insured against, and so could not be recovered from their insurance carriers.

Underwriters at Lloyd's, London, were the first to put on the market over here a contract known as a banker's blanket bond or policy, which combined the fidelity bond with burglary and hold-up insurance. The rates charged bankers for this combination coverage were less than they were paying for the bonds and policies they had been carrying, and which gave less protection.

When the companies on this side saw their business slipping away to Lloyd's they got busy and secured an amendment to the insurance law which enabled them to write a combination coverage which was in the main the same as that being offered from abroad.

At the present time, very comprehensive coverage is obtainable under the standard form of bankers and brokers blanket bond. This form covers employees who are employed in, at or by the insured's offices. It covers any loss due to dishonest or criminal acts of all officers and employees acting alone or in collusion with others.

At the time of the recent stock market crash, many vexatious questions arose concerning losses caused insured brokerage houses through employees dishonestly trading in the market in the name of genuine or fictitious customers.

Underwriters never intended to cover trading losses, and most brokers blanket bonds specifically exclude trading losses generally, though covering against the dishonest manipulation of a genuine customer's account by the insured's employees. The bonds also exclude losses caused through employees trading in the name of fictitious persons.

The insuring provision provides indemnity to the insured for property lost through robbery, larceny, burglary, theft, hold-up, misplacement or destruction, whether effected with or without negligence on the part of the insured's employees, or with or without violence. The loss may occur within any of the insured broker's own offices covered by the bond, or the property may be taken from the insured's bankers or any of the other places mentioned which have custody of the property for the insured.

Although the underwriters did not intend to guarantee or insure the efficiency of employees, it would appear

that they did so when covering loss of property through "misplacement". This word, as generally understood, does not correlate any moral turpitude or criminal act as a condition precedent to the loss.

The word "misplacement" was likely employed for the purpose of covering tangible, identifiable property which has been permanently misplaced or mislaid.

A case came up some time ago where an insured under one of these blanket bonds saw securities carried off a desk and out a window by a gust of wind. They were not recovered and a claim was made upon the surety company. This particular claim was allowed, it is said, under the "misplacement" provision in the policy, though if such were actually the case it would seem to be considerably stretching the meaning of the word "misplacement".

The protection available under the modern blanket bond is well worth investigation by bankers and brokers who have not yet looked into the matter.

## Mutual Life of Canada Shows Substantial Progress

IN MOVING the adoption of the directors' report at the annual meeting of the Mutual Life Assurance Co. of Canada, on February 6, President R. O. McCulloch said that 1929 was another year of satisfactory growth and progress. The amount of new paid-for business was \$67,359,410, and was again the largest in the history of the company, being an increase of \$10,286,620 over 1928. The business in force is now \$461,310,653, and there is every prospect that the half-billion mark in assurances in force will be reached during 1930, which by happy coincidence is the diamond jubilee year of the company. The net earnings of the year have again shown a substantial increase, amounting to \$5,043,035, representing \$46.95 per \$1,000 of total assets, which now aggregate \$107,408,986.43, and the special reserves and surplus funds have increased to \$12,311,529, which amply provides for possible adverse contingencies. The expense rate continues low, which is especially commendable in view of the relatively large increase in production.

In referring to the investment policy of the company, he said: "We still adhere to our motto, 'Safety First', and the invested assets of the company, which now amount to \$102,807,468, are distributed as follows: 40.5 per cent. in bonds and debentures, 39.1 per cent. in first mortgages on improved real estate and 18.2 per cent. in policy loans, which offer undoubted security. Thus, 97.8 per cent. of our invested assets have been placed in securities of the strongest type, and strictly non-speculative. The remainder, 2.2 per cent., represents an investment of 1.8 per cent. in real estate, which includes our head office premises, and only 2-5 of 1 per cent. in stocks.

"Our aggregate investment in stocks, both preferred and common, amounts to \$433,842, and it is the conviction of your Board of Directors that as our funds are trust funds, the in-



W. TREVOR GWYN  
 Who has been elected a director of the Monarch Life Assurance Company, Winnipeg. Mr. Gwyn is also a director of a number of western financial and industrial companies.

terests of the policyholders will best be served as in the past by investing in the safest securities of the highest grade, and by largely omitting common stocks from our investment policy."

## Wellington Fire Increases Assets to \$942,411.18

AT THE 90th Annual Meeting of Wellington Fire Insurance Company, held on February 6th, reports were presented showing a very gratifying result of the operations of the company for the year 1929. The income of the company was well maintained and despite a very large increase in fire losses as reported by the Ontario Fire Marshal, the Wellington enjoyed a very satisfactory loss ratio and a substantial amount has been added to the credit of surplus account.

It was announced that Supplementary Letters Patent have been issued by the Ontario Government re-classifying the shares of the company as a result of which, the subscribed capital has been increased to \$600,000 and with this increase added to the net profit for the year the total assets now stand at \$942,411.18.

It was also announced that shortly the head office of the company would be moved to the new premises recently acquired by Mr. Herbert Begg in the old Canada Permanent Building on Toronto Street, which will be known as Insurance Exchange Building.

The following Directors and Officers were re-elected: President, W. A. Denton; Vice-President, E. B. Stockdale; Managing Director, H. Begg; Directors, W. R. Begg, E. J. Hayes, Col. S. C. Robinson, H. C. Edgar, H. C. Scholfield and W. E. Buckingham; Secretary, W. H. Buscombe.

## Ontario Equitable Business in Force Now Over \$52,000,000

THE annual statement of The Ontario Equitable Life and Accident Insurance Company, Waterloo, shows an increase of Assets of over \$2,000,000 for 1929, to a total of \$7,323,146. The new insurance was improved by 61% over 1928, the writings in 1929 being \$12,513,229, bringing the insurance in force to a total of \$52,460,013.

The statutory reserves for protection of policy-holders amount to \$5,547,433 compared with \$3,643,725 in 1928. The company reports a Paid-up Capital of \$642,417 and a net surplus of \$354,483.

During 1929 the business of the Equity Life was amalgamated with the Ontario Equitable. The company showed the greatest growth and expansion of any year since it began business.

## INSURANCE INQUIRIES

Editor, Concerning Insurance:  
 Will you kindly inform me through your valuable department if the Prudential Insurance Company of America (head office, New Jersey) is licensed in Canada. Two of my daughters carry endowment policies (20-year) since last year. Do you think it alright to continue in above company?

Also, one carries 15-year endowment in Metropolitan Life, Ottawa, Canada. Is this alright to continue in?

—B. R. Lebert, Sask.

Both the Prudential Insurance Co. of America and the Metropolitan Life Insurance Co. are regularly licensed to do business in Canada and have deposits with the government for the protection of Canadian policyholders. The deposit of the Prudential amounts to \$64,309,297. The Metropolitan deposit is \$111,839,987, besides which the company has \$28,699,605 vested in Canadian trustees under the Insurance Act.

Accordingly, the security behind the contracts of these companies is

## No Ticker Tape Worries

The dollars you put into life insurance are safe. They earn compound interest at a good rate on the investment portion of your deposit. They create an estate for your family that cannot be produced in any other way. They come back to you at a time of life when you need them most. They form the kind of investment that need never cost you a worry.

## SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

## "THE INDEPENDENT GROUP"

Total Assets \$84,265,702.70

Dominion Fire Insurance Co.  
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## A Purely Mutual Organization

The Metropolitan Life is a purely mutual company. It has no stock and no stockholders. It is owned by its policyholders in Canada and the United States. All of its profits, as earned, belong to its owners—its policyholders—and are paid to them.

CANADIAN HEAD OFFICE - - OTTAWA, ONT.

## Metropolitan Life Insurance Co.

## Safeguarding Your Family's Future

Most people looking into the future can see a time at which they are going to need for some purpose or other a definite sum of money. It may be for the higher education or business developments of their children. It requires money to obtain a college education, not a large amount, but an amount that is quite possible for the average home to provide if some systematic method is adopted for accumulating by investment the necessary funds before they are actually needed.

Commercial Life Prudence Bonds provide a splendid system by which the above object can be accomplished. Full information will be gladly supplied. Offices at Edmonton, Saskatoon, Regina, and Calgary.

## The COMMERCIAL LIFE Assurance Company of Canada



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 A CANADIAN Company doing a GENERAL business

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Incorporated 1850

Assets Dec. 31st, 1928 \$28,374,879.43

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of ABERDEEN AND LONDON

Established 1836

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 Assets exceed \$109,000,000



R. O. McCULLOCH  
 President of The Mutual Life Assurance Company of Canada, whose report for 1929 shows new business of \$67,359,410 and insurance in force of \$461,310,653. January of this year was named "President's Month" in his honor, and the agents produced more than ten millions of new business, the largest month's business in the history of the company.

—Photo by "Who's Who in Canada."



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 Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,  
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**The Casualty Company of Canada**  
 OF TORONTO  
 Everything but Life Insurance—Agency Correspondence invited.  
 COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

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The financial strength and the capable organization of this company are such as to ensure prompt and satisfactory service in connection with settlement of claims and in all its relations with Agencies.

Applications from reliable agents solicited.

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 PAYING DIVIDENDS RANGING FROM 25% TO 40%

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 A British Company Established in 1835 by British Merchants of the Far East.

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ample, and I would advise your daughters to continue their policies by all means, as it would mean a loss to drop them.

### Editor, Concerning Insurance:

I have fire insurance on my house contents of \$3,000 with the Stanstead & Sherbrooke Fire Insurance Co. of Sherbrooke, P.Q. This policy was issued to me by my insurance brokers. Is this company safe?

—W. S. Timmins, Ont.

The Stanstead and Sherbrooke Fire Insurance Co., with head office at Sherbrooke, Que., and provincial office at Toronto, is regularly licensed in Ontario and is safe to insure with. It is one of the oldest established fire insurance companies in Canada, having commenced business in 1835.

At the end of 1928, the latest date for which government figures are available, its total admitted assets were \$802,944, while its total liabilities except capital amounted to \$169,647, showing a surplus as regards policyholders of \$633,297. The paid up capital was \$108,000, so there was a net surplus over paid up capital, reserves and all other liabilities of \$525,297. Policyholders are accordingly amply protected.

### Editor, Concerning Insurance:

I would like a report on the financial standing of the Wawanesa Mutual Insurance Co. of Manitoba, which appears to be enjoying a period of rapid expansion.

—M. C. New Westminster, B.C.

The Wawanesa Mutual Insurance Co., with head office at Wawanesa, Man., has been in business since 1896. It is authorized to transact mutual fire, lightning, wind and storm insurance.

At the end of 1928, the latest date for which figures are available, its total assets were \$2,685,772.96, of which \$1,503,201.40 were unassessed

premium notes. The liabilities amounted to \$183,011.74, including \$146,972.46 reinsurance reserve for risks on cash system. Thus the surplus of assets over liabilities is shown to be \$1,502,761.22. Total cash receipts in 1928 were \$678,396.70, while the total expenditures were \$643,635.15, showing an excess of receipts over expenditures of \$34,761.55. Net amount of risks on mutual system in force December 31, 1928, was \$118,125,076.00, while the net in force on the cash system was \$34,157,433.00.

The company is in a sound financial position and safe to insure with for the class of business transacted

### Editor Concerning Insurance:

My son took out a policy in the Prudential Life for \$196, with a premium of 10 cents a week. It was made out in favor of his mother, and she paid the premiums. My son left home fourteen years ago, and we have only heard once from him since then. His mother has kept up the payments on the policy. We have applied to the agent for the cash surrender value, but he refuses unless we can get my son to sign off. We don't know where my son is. It is useless to keep on paying on the policy, but we don't feel like losing what we have paid. What can we do to get it cancelled and get the cash value? We shall be very grateful for your advice.

—H. P. Kitchener, Ont.

If your son has been away over seven years there should be no difficulty in collecting the cash value of the policy on his life, under the circumstances as outlined.

In case you are unable to get a satisfactory settlement from the local office, I would advise you to write the head office of the Prudential Insurance Co. of America, Newark, N.J. But I would keep up the payments in the meantime, so as not to have the policy lapse.

## Putting U.S. Gold To Work

(Continued from Page 31)

The \$848,000,000 now conservatively available is not simple. No such huge sum could be put out suddenly. It would deluge foreign financial centers with credit. Nevertheless, a cautious beginning should be made at once.

In 1925 there was a beautiful illustration of how the reserve banks, by not having acquired heavy foreign-exchange holdings, had crippled their control over domestic credit. "The desirability of not adding further to the gold inflow was a factor in the decision not to advance the discount rate at the New York bank in November" (1925 report). The Reserve Banks could have raised domestic rates and otherwise tightened domestic credit (as they seemed to wish to do) without "adding further to the gold inflow" — simply by buying up any stabilized foreign exchange obtainable at a discount.

A similar illustration arose in 1929, when high rates for money at New York threatened to draw so much funds from London as to throw sterling off the gold standard. U.S. gold imports did, in fact, play hob with sterling, Canadian and Australian exchange—all of which could have been prevented. When rediscount rates were raised there on Aug. 9, there was almost prayerful concern in the utterances of reserve officials as to the evil stimulus to English exports of gold. As in 1925, those officials were deterred in their domestic policy by the probable effects upon international credit. As in 1927, they fancied that they could not influence foreign credit except through domestic credit.

If the Reserve Banks had a half-billion abroad in foreign exchange *valuta*, they would virtually be free of the fear that the whole domestic credit structure might crumble with a sudden withdrawal of foreign short-term funds from New York. Moreover, those institutions would have great diplomatic power in bargaining for the co-operation of other central banks, as occasion might arise. None too mighty of influence at best, the Reserve Banks have scorned a powerful and profitable weapon of credit policy within their easy reach.

The ease with which dollar-exchange fluctuations could be reduced or eliminated in normal times, by intelligent use of "free gold," is indicated by the nature of American gold movement in recent years. The last six years have been styled a period of "gold redistribution," of "currency reconstruction"—a period marked, we may suppose, by unusually heavy movements of gold. One would hardly predict equally heavy gold movements in the next six years. Yet the net import of gold (resulting from total gold shipments of \$2,649,000,000) was only 11 millions, in the past six years.

If the Federal Reserve authorities had bought 258 millions of foreign exchange in 1924, when foreign exchange was at a discount—and if, during the next 3½ years, they had gradually converted a comparable amount of "free gold" into foreign-exchange *valuta*—they could have pegged dollar exchange at par throughout the six years.

The redistribution of American gold has thus far been mythical. The fears that foreign central banks might pounce too ferociously upon the gold hoard seem to have been idle. The

Federal Reserve authorities were, however, unquestionably wise in withholding gold from domestic circulation, to prevent American inflation. But they have been less wise in supposing that they were holding the gold in trust for a gold-hungry world, which would shortly claim it. They were not wise at all, if they supposed that gold need ever again be distributed among the nations in the pre-war ratios. Less of the yellow metal will be needed by the various nations, even when fully reconstructed, than was needed before the war; because most central banks have adopted the post-war practice of keeping a large part of their minimum reserves in foreign-exchange holdings.

To repeat, there has been no "redistribution of American gold" to speak of; and there may be none to speak of in the ensuing years. There has been a turbulent parading of the yellow metal into U.S. ports and out again, accompanied by extreme fluctuations in dollar exchange. Those fluctuations are a nuisance to the world at large; but when they bring gold, they become a hardship and a peril to foreign customers. America is still the "international financial nuisance" that Britons pronounced it to be before the war. Moreover, America's violent credit cycles seem likely to continue to keep the outside world in foment—whether or not future American gold movements tend, on balance, toward a gradual outflow.

American business is now slack. Perhaps the recession will continue; perhaps the upturn has already been reached. There is, anyway, enough doubt about present business trends to keep the President's committees busy on measures to avert a general business depression. One hope, often expressed, is that foreign lending will soon be resumed on its present scale; for such lending would stimulate American exports.

The year 1930 dawns on a world in mild depression. Argentina, Canada and Australia have all had poor crops and have virtually gone off the gold standard. The coffee-producing nations will all be impoverished customers. The silver-producing and silver-exchange nations find silver prices the lowest in history. Cuba and other sugar-producing nations likewise are in the doldrums. England remains in semi-depression, with a narrow margin of gold reserves to operate on. Germany is in a credit famine. Russia and China, as always, are distinctly worse off than usual. Public finances in at least three South American countries are nearing disaster. Rising tariffs make doubly for restricted exports of American goods. Even to sell as much as usual to such a world, we must devise safe means of extending it credit. Probably the safest channel, as it is the directest, is through leading banks at European financial centers.

We should not wait for the long-term securities of dog-and-cat foreign borrowers to be peddled about by starving bond-salesmen. The first export of capital should consist of some of the "free gold" in the Reserve Banks, for the purchase of foreign-exchange accounts. The amount thus to be invested during the next three months should be at least a quarter-billion—and plenty more later.

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 No company is equipped to give greater service to an agent - - - almost every known risk covered, except life. A few additional agents are desired.  
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 REED, SHAW & McNAUGHT,  
 64 WELLINGTON ST. WEST  
 ONTARIO PROVINCIAL AGENTS

The Protective Association of Canada  
 Established 1907  
 Assets \$248,408.50, surplus to policyholders \$157,457.70  
 The Only Purely Canadian Company  
 Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.  
 Agents in all Principal Cities and Towns in Canada.  
 E. E. GLEASON, Pres. & Gen. Mgr. Head Office Granby, Que. J. G. FULLER, Secy., Asst. Mgr.

"World's Greatest Automobile Mutual"  
 Cash Assets Over \$10,000,000  
 Policyholders' Surplus Over \$2,500,000  
 Prompt, Fair Claim Service Everywhere  
 Dividend Savings Paid 25%  
**Lumbermens Mutual Casualty Company**  
 409 Lumsden Building — TORONTO — Elgin 1086

**BRITISH NORTHWESTERN Fire Insurance Company**  
 HEAD OFFICE, TORONTO  
 J. H. RIDDEL, President & Managing Director  
 BRANCH OFFICES: WINNIPEG, CALGARY, VANCOUVER

**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**  
 ESTABLISHED 1797  
 TIME TRIED AND FIRE TESTED  
 MANY KINDS OF INSURANCE WRITTEN  
 INSURE IN THE NORWICH UNION

Insure in one of Canada's oldest and strongest Fire Insurance Companies Organized in 1862  
**The Acadia Fire Insurance Co. of Halifax, N.S.**  
 Liability under all Acadia Policies, guaranteed by the Phoenix Assurance Co., Limited, of London, England.  
 Montreal Office: 480 St. Francois Xavier St.  
 J. B. PATERSON, Branch Manager.

**CONTINENTAL CASUALTY COMPANY**  
 H. A. BEHRENS, PRESIDENT  
 Paid-up Capital and Surplus \$6,500,000 Assets \$20,875,089.57  
 ACCIDENT AUTOMOBILE BURGLARY PLATE GLASS SICKNESS  
**Insurance**  
 Service Unexcelled  
 HEAD OFFICE FEDERAL BUILDING TORONTO  
 R. D. BEDOLFE, CAN. GEN. MGR.

Guaranteed by Eagle, Star, and British Dominions Insurance Co., Limited of London, England  
**THE BRITISH CROWN ASSURANCE CORPORATION LIMITED**  
 OF GLASGOW, SCOTLAND  
 FIRE AUTOMOBILE  
 Head Office for Canada, Toronto  
 J. H. RIDDEL, Manager.  
 LYON & HARVEY, 15 Wellington St. E., Toronto, General Agents  
 Applications for Agencies in unrepresented districts invited.



## Shorter Hours For Labor?

The Growth of the Five-Day Week Movement in the U. S.—Serious Consideration Warranted

LABOR'S age-old problem, dating perhaps from the inception of the relationship of employer and employee, has been to discover a way to increase its remuneration and to lighten its burdens. Its efforts in these directions, doubtless crude and unproductive in the beginning, have gradually become more effective throughout the passing years, until in recent times, labor, largely through the medium of organization, has achieved in substantial measure much for which it has striven.

Its chief concern, doubtless, has been the question of wages, but reasonable success in bringing wages to a higher level has made available

for other purposes some of the time and energy formerly devoted to that subject. Shorter working days, and fewer working days per week, have come in for consideration.

No great economic change that affects the very basis of industry can be made with good effect without the concurrence in some degree, of industry; but industry, slow to depart from recognized standards, is hesitant to adopt innovations, says "The Index," published by the New York Trust Company. In industry, as elsewhere, however, there may be found persons bold enough to experiment with new theories, if convinced that such theories are sound. This attitude on the part of cer-



J. P. WALWYN  
Who has been elected a director of R. A. Daly & Co., Limited.

tain employers has resulted, in the United States, in the readjustment of working schedules as regards hours per day or per week, and has permitted the experiment of the so-called five-day week. The five-day schedule, as yet, affects but a small percentage of workers, but their number is sufficiently large, and the importance of some of the enterprises in which they are engaged is sufficiently great, to command the attention and interest of industrial leaders.

The general tendency to reduce the hours of labor is shown in the United States by the report of the President's Committee on Recent Economic Changes which states that in U. S. manufacturing establishments the average working week consisted of 55 hours in 1914 and of 49.6 hours in 1927; that the "union week" during the same period decreased from 48.9 to 45.2

hours, and that the union building trades reached the still lower level of 43.7 hours. There has been, then, since the beginning of the Great War, a decrease of more than five hours in the normal working week of manufacturing establishments, and of 3 to 5 hours in the case of union labor.

As a method of reducing hours of labor, the five-day week has probably been adopted in the United States more extensively than is generally recognized, and the movement seems to be spreading. Introduced in 1908, the five-day schedule was adopted in only eleven manufacturing plants during the succeeding ten years; but between 1918 and 1928, 281 additional plants adopted it. Three-quarters of these additional plants changed to this schedule during the last half of the decade.

It is now estimated that the number of U. S. workers operating under the five-day schedule approximates 650,000. This figure, while substantial, still represents less than 3 per cent. of the United States wage-earning population; and 200,000 of the persons included in it are employed in the Ford factories alone.

While the five-day week must still be regarded as an experiment, the number of plants where the schedule is in operation, and the number of persons employed under it, together with the length of time—20 years—it has been tried, furnish data upon which to base an opinion as to the practicability of the plan in given cases.

Its advocates include both employer and employee. Those employers favorable to the plan regard the half day of work on Saturday as uneconomical and unsatisfactory, for the reason that attendance is apt to be irregular, the application of workers generally lower per hour than on other weekdays. They also argue that to close down production for a full day on Saturday allows time for thorough inspection of the plant and machinery, and for maintenance and repair work, without interfering with production. They feel, too, that for industries generating their own power the operation of power plants for a half day is uneconomical. Some employers believe also that an extra day of rest for labor results in greater efficiency through the working week.

From the employee's point of view, the short week is desirable because of the additional time it gives him for leisure, recreation, study, or other purposes. If he can work on a five-day schedule without reduction of his weekly income, his advocacy of it, in which he is strongly supported by the American Federation of Labor, becomes generally assured.

Adoption of the five-day plan, however, involves consideration both of wages and working hours. Either the plant may be closed entirely on Saturday with no change in the hours worked on the other weekdays, which may mean decreased production, or the hours formerly worked on Saturday may be redistributed in whole or in part over the other days of the week. Likewise weekly wages may be reduced in proportion to the reduction in working hours, or they may be kept at their original level, thereby tending to increase unit costs. Actual accomplishments in the matter of rearranging working hours in 217 establishments in the United States, are demonstrated by a recent survey made by the National Industrial Conference Board, and covering a total of 270 manufacturing industries that have adopted the five-day week. This shows that while a few companies continued to operate the same number of hours per week as previously, a large majority reduced the actual working time per week in changing to the five-day plan. Of the plants included in the survey, prior to the adoption of the five-day schedule, a 44-hour week was in effect in the largest group, a 48-hour week in the next largest, and a 50-hour week in the next largest. With the adoption of the new schedule, these figures were reduced to 40, 44 and 48 respectively.

In general, wages were not reduced in proportion to the reduction in working time. Of the 151 companies reporting their policy in regard to wages, 62 reported no reduction of working hours and accordingly no reduction in wages. Of the remaining 89 companies, all of which had reduced the number of working hours, 53 continued to pay the same wages paid under the old schedule and 28 reduced wages in proportion to the reduction in working time. That is to say, about 59 per cent. of the companies which reduced the number of hours worked per week made no reduction whatever in the weekly wage.

Industrial leaders and employers engaged in manufacturing operations will naturally be interested in the effect of the five-day schedule upon costs and production. Sufficient



J. OGILVIE HASTINGS  
Who has been elected a director of Hanson Bros., Incorporated. Mr. Hastings has been associated with Hanson Bros. for the past seven years and previously was a partner in the firm of Ryan, Grier and Hastings.

data are not available to measure accurately its effect on unit costs.

Perhaps more illuminating than any theoretical discussion of the probable effects of the five-day week, would be the actual experience of those concerns that have tried it. In this connection the survey of the National Industrial Conference Board is pertinent, showing that of 94 U. S. companies which reduced the number of working hours per week in changing to the five-day week, 24 reported a decrease in production proportionate to the decrease in hours, 46 reported no decrease whatever, and 18 reported an actual increase. The other six experienced a substantial decline in weekly output. These figures seem to show that the scheme can be successfully worked, but, as in many cases of this sort, they should be used cautiously and with the knowledge that it is quite possible that other influences may have operated to affect these results and possibly even to produce them.

Not all employers, of course, agree with the theory that the additional day of rest for the employee increases his efficiency. Some claim that the lengthening of the other weekdays to compensate for the loss of Saturday has virtually the opposite result.

?

(Continued from Page 29)

and nothing coming out. I haven't the money I invested and if Stringem A. Long & Co. hasn't got it, Mr. Editor, who has? That's what I want to know.

As I said before, Mr. Editor, I'm not crying about the money but I am curious and if you can enlighten me it will enable me to carry on my new business more intelligently. I want to know where my money has gone and who the hell has the stock I bought. As I am in this business to stay, at least until I get my investment out of it, I would be greatly indebted to you if you would clear up a few other doubtful points for me. I'll put them as briefly as possible.

First—Would you advise that in future I do my trading at a bank?

Second—What do you think of the Bank of Montreal—honestly?

Third—Which do you think offers the best field for investment, oils or mines or both?

Fourth—Do you think it advisable to risk hurting a broker's feelings by insisting on delivery of certificates?

Fifth—Will you explain "buying on margin" and tell me when you think it will be safe to do so again?

Sixth—What happens at the well when an oil stock goes up and down?

Seventh—If speculation is necessary to stabilize industry shouldn't industry be pretty well stabilized by this time?

Eighth—And if there were no speculators like me and therefore no speculation would industry be perfectly wild?

Ninth—What is meant by "selling short"? Do they mean "shorts"? If so I am all right because so far they only have my shirt.

I don't want you to think that I am pessimistic and, of course the situation may clear, but in the mean time my \$500 is gone, I have no stock certificate, my broker is maybe in jail and I don't understand.

Yours truly,

Trader Horn.

(Trader Horn may be Cold and Cross now but he will no doubt be much colder and crosser if he tries to absorb the answers to all his questions at one sitting. About the only satisfactory thing he could do would be to organize an All-Canada Convention of Trader Horns (or is it Traders Horn, who think they have been horn-swoggled, and get some prominent broker in the bailiwick to be the chief speaker. This might be more satisfactory and rapid than trying to get the information from the correspondence courses which so many "investors" have been taking from brokers.—Editor)

New Issue

\$5,000,000

## The British American Oil Company, Limited

(Incorporated under the Dominion Companies Act)

### Fifteen-Year 5% Convertible Sinking Fund Gold Debentures

To be Dated March 1, 1930.

To Mature March 1, 1945

Principle and half-yearly interest (1st March and September) payable at par in lawful money of Canada in gold coin, if demanded, at any branch in Canada (except in Yukon Territory) of the Royal Bank of Canada.

Redeemable as a whole or in part by lot in amounts, except for sinking fund, if not less than \$500,000 at the option of the Company, upon seventy day notice at 105 and accrued interest on or before March 1, 1933; at 104 and accrued interest thereafter on or before March 1, 1936; at 103 and accrued interest thereafter on or before March 1, 1939; at 102 and accrued interest thereafter on or before March 1, 1942; at 101 and accrued interest thereafter on or before March 1, 1945; and at 100 and accrued interest thereafter until maturity, or the Company may purchase at not exceeding the redemption prices. The Trust Indenture will provide for an Annual Cumulative Sinking Fund out of the profits of the Company for the year 1930 and each year thereafter of an amount sufficient to retire on the next first day of September, debentures of a par value of \$178,571.43; provided, however, as from time to time debentures are retired by redemption (except with Sinking Fund moneys) or by conversion, the Sinking Fund shall be credited with the redemption price at such time of the debentures so retired, and the amount of all such credits shall, until exhausted, be deducted from the next and succeeding instalments in order of the Sinking Fund, and provided, further, that when the principal amount of the outstanding debentures has been reduced to \$2,500,000, no further payments shall become due or be payable on account of Sinking Fund.

Denominations: \$1,000 and \$500. Registrable as to principal only.

In the opinion of Counsel these Debentures are legal for Canadian Life Insurance Companies' Investment.

The Company will agree that each debenture will be convertible at the holders' option at any time into the Company's new common shares, as existing after the sub-division hereinafter mentioned, by applying the principal amount of the debenture in the purchase of shares at the following prices per share, with adjustments for interest and dividends:

\$25.00 up to and including July 1, 1932  
\$7.50 thereafter to and including July 1, 1934  
\$0.00 thereafter to and including July 1, 1936  
\$2.50 thereafter to and including July 1, 1938

\$35.00 thereafter to and including July 1, 1939  
\$7.50 thereafter to and including July 1, 1940  
\$0.00 thereafter and until maturity

In the event that debentures are called for redemption, the conversion privilege of debentures called will expire ten days before the date fixed for redemption. Bearer scrip will be issued for fractional shares. The Trust Indenture will contain provisions for the protection of the conversion privilege against dilution, except as to 75,000 common shares which may from time to time be issued to employees, if so determined.

Trustee: The Union Trust Company, Limited, Toronto

#### CAPITALIZATION

(Upon completion of present financing and granting of Supplementary Letters Patent\*)

	Authorized	To be issued
5% Convertible Sinking Fund Gold Debentures to mature March 1, 1945 (this issue)	\$5,000,000	\$5,000,000
Common Shares (no par value)	3,200,000 shares	2,622,042 shares

\* A stockholders' meeting will be held on or about February 24, 1930, to confirm By-Laws of the Board of Directors creating the debentures and sub-dividing the present Capital Stock, issued and unpaid, of 1,600,000 shares into 3,200,000 No Par Value shares, and providing for the issue of two shares of the new Capital Stock for each share authorized and presently outstanding, pursuant to which application for supplementary Letters Patent will be made.

A. L. Ellsworth, Esq., President of The British American Oil Company, Limited, has informed us as follows:

**BUSINESS**—The British American Oil Company, Limited, was incorporated as a Dominion company in 1909, to acquire the business of an Ontario company which had been carrying on business under the same name since 1906, and to engage in the transportation, refining and distribution of petroleum products. In subsequent years the Company acquired and now owns, through subsidiary companies, satisfactory and potential interest in producing oil properties in the United States. It also owns leases on considerable areas of oil lands in Western Canada.

The primary business of the Company is the transportation, refining and distribution of petroleum products. In 1929 the Company operated over 500 tank cars for transporting crude oil and finished products. Two refineries are owned and operated for the production of its products. At 646 advantageous points throughout Ontario, Quebec, Manitoba, Saskatchewan and Alberta the Company has tank storage and distribution facilities. The Company also operates 385 filling stations supplying its own products under the well-known brands of Peerless, Super-Power and British American Ethyl gasoline and Autolene motor oils.

Petroleum products manufactured and distributed wholesale and retail by the Company include gasoline, benzene, kerosene, industrial lubricants, paraffine wax, motor fuel and gas oils, petroleum coke and road oils. Over 1,000 employees, exclusive of commission agents, are in the service of the Company.

**ASSETS**—According to the Balance Sheet as of December 31, 1929, as certified by Messrs. Clarkson, Gordon, Dilworth, Guilfoyle & Nash adjusted to give effect to the present financing and change in the capital structure, the net tangible assets are as follows:

Fixed Assets—Plant, Equipment, Refineries, Service Stations, etc. (less mortgages payable, \$57,750) at depreciated values	\$10,915,176.07
Mortgages Receivable	681,786.51
Other Assets (other than crude oil leases and good will)	1,345,557.61
Net Current Assets, after making provision for all Current Liabilities	7,868,438.84
Total Net Tangible Assets	\$20,808,959.03

equal to \$4,161 for each \$1,000 5% Convertible Sinking Fund Gold Debenture.

**EARNINGS**—The Net Earnings of the Company, after making adequate provision for depreciation and Income Taxes, as certified by Messrs. Clarkson, Gordon, Dilworth, Guilfoyle & Nash, were:

For the year ended December 31, 1927	\$8,107,812.13
For the year ended December 31, 1928	\$3,914,705.26
For the year ended December 31, 1929	\$3,235,925.74
Yearly average for three years	\$5,079,814.57

which is at the rate of 11.49 times interest requirements of this issue.

For the year ended December 31, 1929, net earnings on the same basis were \$3,235,925.74 which is 12.94 times interest requirements of this issue.

**COVENANT**—These debentures will be a direct obligation of The British American Oil Company, Limited, and will be issued under a Trust Indenture in which the Company covenants, among other things, that while any of these debentures are outstanding it will not mortgage, hypothecate or pledge any of its assets, except purchase money mortgages and security for loans from the Company's bankers in the ordinary course of business, without securing these debentures equally and ratably therewith. No further issues of debentures or other obligations ranking equally therewith or in priority thereto may be made by the Company unless the Company's net tangible assets, including proceeds of the debentures about to be issued shall be equal to at least two and one-half times the amount of the debentures outstanding and to be issued, including net current assets equal to at least 80% of the amount of the debentures outstanding and to be issued, and provided that the net earnings of the Company, after depreciation and taxes for the preceding year shall be equal to five times the amount of the interest on the debentures outstanding and to be issued.

**COMMON STOCK**—Dividends have been paid without interruption on the Common Stock since 1909. The Common Stock of the Company representing the equity junior to these debentures has an indicated market value at present quotations of more than \$50,000,000. As at December 31, 1929, there were over 5,800 registered shareholders and, assuming an approximately similar distribution of the outstanding share warrants, it is estimated that there were more than 10,000 holders of shares and warrants and that on a similar basis there were more than 7,000 holders as at December 31, 1928, and more than 5,000 as at December 31, 1927.

**PURPOSE OF ISSUE**—The proceeds of this issue will be used for the expansion of the business and for other corporate purposes.

**MANAGEMENT**—The same management which has been responsible for the success of the Company will continue in active direction of its affairs.

We have purchased and offer these debentures, if, as and when issued and accepted by us, subject to the approval of all legal details by Messrs. Blake, Lash, Anglin & Cassels, Toronto.

PRICE: 100 and accrued interest, to yield 5%

It is expected that interim debentures will be ready for delivery on or about March 1, 1930.

The right is reserved to reject any or all applications, and also in any case to award a smaller amount than is applied for.

**A. E. AMES & CO.**  
LIMITED

Business Established 1889

TORONTO

MONTREAL

VANCOUVER

VICTORIA

NEW YORK

LONDON, ENG.

The Statements contained herein are based upon information which we believe to be reliable, but are in no way to be construed as representations by us.



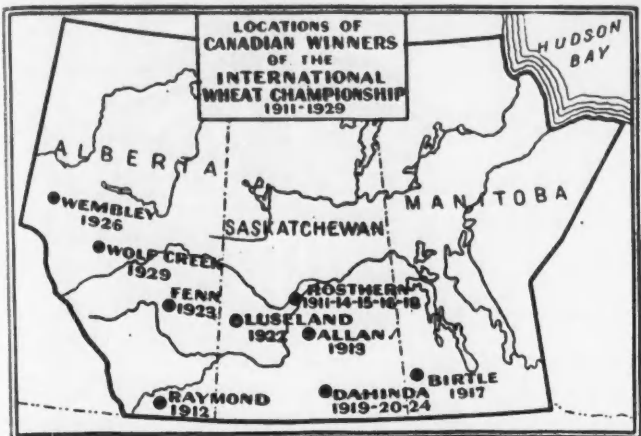
# Canada's Successes In Wheat

## Location of International Championship Winners Demonstrates Distribution of Quality

THE success of Western Canadian farmers in international wheat competitions, within a period of nineteen years since the institution of the award in 1911, constitute one of the most impressive features in the records of Canadian agriculture. On fifteen occasions, the Dominion's representatives won against all North

the winning of such competitions, first and foremost, a tribute to the talent of the exhibitor. But their work has done more than that—it has brought renown to the West, and to the whole Dominion.

And it is a matter of gratification that this notable series of successes has not been monopolized within any



America with exhibits of hard red spring wheat and in addition in two other years they carried off the prize for the best hard red spring wheat, although in the two years just referred to they lost the grand championship to hard red winter wheat by a narrow margin. The work of these "master farmers" has brought them high personal distinction, for

restricted area. As the accompanying map indicates, the locations of the Canadian winners of the highest honours in North American wheat competitions are remarkably well and widely distributed throughout the vast area of wheat-growing territory in the Canadian West. The Prairie Provinces furnish a far-flung habitat for wheat of premier quality.



**A. L. CAWTHORN-PAGE**  
Who has been appointed Manager of the Canadian Head Office Publicity Division of the Metropolitan Life Insurance Company. For the past fourteen years he has been connected with the Metropolitan Life, the last four years as Manager of Publicity. He was also attached at one time to the actuarial department, and later served as Manager of Conservation, so his experience in life insurance has been varied. He has contributed sales articles to several insurance publications, and is now President of the Canadian Life Insurance Advertisers Association.

of \$3,201,000 4½ per cent. bonds are being issued, and the balance, of \$2,389,000, consists of 5 per cent. bonds. The approximate average maturity of the whole is 10.7 years.

In its prospectus, which states that tenders will be received until 12 o'clock noon, Feb. 18, 1930, the city makes the following announcement: "An option for one month to purchase \$2,000,000 Toronto Harbor Commissioners 5 per cent. straight-term debentures, guaranteed by the City of Toronto, dated Aug. 1, 1929, maturing Sept. 1, 1933, payable, both as to principal and interest, in Toronto, London, England, or New York, will be given to the successful tenderer for the City of Toronto 4½ per cent. and 5 per cent. debentures enumerated in this prospectus at the rate for straight-term debentures, which is the equivalent of the rate paid for the serial debentures."

The City of Toronto never renews or refunds any of its obligations, and, in conformity to this established practice has, since January 1st, 1919, extinguished \$81,000,000 of debt of which \$19,700,000 was before maturity.

## Current Quotations on Unlisted Stocks

(Supplied by A. J. Pattison Jr. & Co., Ltd.)

	Bid	Ask
Border Cities Hotel Pfd.	12.00	19.00
Brandram Henderson Pfd.	87.50	92.00
E. C. Packers Pfd.	55.00	
Canada Machinery Pfd.	26.00	
Canada Packers 7½ Pfd.	100.25	102.50
Canadian Industries Com. "A"	210.00	240.00
Canadian Industries Com. "B"	210.00	240.00
Canadian Westinghouse	86.00	88.00
Chase, A. W. Pfd. Bonus Com.	51.00	
Copeland Flour Mills Pfd.	15.00	20.00
Dominion Manufacturers Com.	7.00	
Dominion Power Com.	49.00	
Dominion Sugar Com.	25.00	29.00
Dunlop Tire 7½ Pfd.	100.50	104.00
Eastern Car Pfd.	75.00	
Gen. Steel Wares 7½ Pfd.	95.00	96.50
Greening Wire 7½ Pfd.	102.00	
Inter-City Baking Com.	65.50	
Int. Proprietaries "A"	33.00	35.50
King Edward Hotel "A"	61.00	64.00
King Edward Hotel "B"	8½	60.00
Kingston Ship-Building Pfd.	15.00	
Kingston Ship-Building Com.	6.00	
Mount Royal Hotel Script	3.50	4.50
Mount Royal Hotel Com.	6.50	8.00
Mount Royal Hotel 8½ Pfd.	47.00	49.00
National Grocers 2nd Pfd.	29.00	34.00
Port Hope Sanitary	53.00	
Toronto Carpet Com.	112.00	
Willards Chocolates Pfd.	65.00	

Coke is being produced in Canada chiefly by the treatment of bituminous coal; a small production is also obtained from the distillation of petroleum. Coke derived from the treatment of coal or petroleum is now produced in almost every province of the Dominion.

## \$5,590,000 CITY OF TORONTO ONTARIO 4½% & 5% SERIAL DEBENTURES

The Commissioner of Finance, City of Toronto, announces that he will receive sealed tenders addressed to Bert S. Wemp, Esq., Mayor and Chairman of the Board of Control, City Hall, Toronto, Canada, up to 12 o'clock noon (Eastern Standard Time)

Tuesday, February 18th, 1930

for \$5,590,000—10, 15, 20 and 30 year serial installment debentures payable in Toronto, New York and London, England, at the option of the holder. Interest coupons payable half-yearly from 1930 to 1959 inclusive. Approximate average maturity 10.7 years.

These debentures are issued to finance Water Works, Local Improvements, Bridges, Public Library, and other general purposes. Engraved debentures will be ready for delivery March 3rd, 1930, in Toronto or New York, as desired.

The City of Toronto never renews or refunds any of its obligations, and, in conformity to this established practice has, since January 1st, 1919, extinguished \$81,000,000 of debt of which \$19,700,000 was before maturity. In addition debentures amounting to \$6,000,000 will mature this year and provision will be made for the payment of same. Prospectus will be forwarded on application.

## The British American Oil Company, Limited

### NOTICE OF ANNUAL AND SPECIAL GENERAL MEETING OF SHAREHOLDERS

TAKE NOTICE that the Annual and Special General Meeting of the Shareholders of the Company will be held at the Alexandra Room, King Edward Hotel, King Street East, in the City of Toronto, on Monday, the 24th day of February, 1930, at the hour of 3 o'clock in the afternoon, for the purpose, at the said meeting or any adjournment or adjournments thereof, of receiving and considering the report of the Directors covering the operations of the Company for the year 1929, of electing Directors for the ensuing year and of considering and, if thought fit, passing

(a) a resolution approving, sanctioning and confirming a By-law enacted by the Directors subdividing each of the existing shares of the capital stock of the Company without nominal or par value, both unissued and issued and outstanding, into two shares without nominal or par value; (b) a resolution authorizing an Application to be made to the Secretary of State of Canada for Supplementary Letters Patent extending the powers of the Company, and amending and varying the provisions of the Letters Patent of the Company by fixing the aggregate shares of the capital stock of the Company and by including power to the Directors to fix a record date for the determination of the shareholders entitled to notice of and to vote at any Meeting of Shareholders or entitled to receive payment of dividends or the allotment of rights, or to exercise other rights of a shareholder; (c) a resolution approving, sanctioning and confirming a By-law enacted by the Directors authorizing the Directors to create and issue Fifteen-Year Convertible Sinking Fund Gold Debentures of the aggregate par value of Five Million Dollars.

Holders of Share Warrants, by depositing same, together with statement of their name and address, with The Union Trust Company Limited, Victoria Street, Toronto, before the 20th day of February, 1930, will receive therefor a certificate entitling them to attend the above-mentioned Annual and Special General Meeting. If any Share Warrant Holder who has complied with the above condition desires to be represented by proxy, he may nominate any registered Shareholder for this purpose. Proxy forms may be obtained at the office of The Union Trust Company Limited, Victoria Street, Toronto, and must, if presented, be authenticated by exhibition of the certificate of deposit of Share Warrants. Return of Share Warrants so deposited will be made after the Annual and Special General Meeting, or adjournment thereof, upon delivering up to The Union Trust Company Limited the certificate issued in respect thereof. DATED at Toronto this 10th day of February, 1930.

P. W. BINNS, Secretary.

## The "Re-Load" Stock Swindle

### Fraudulent Salesmen Find Rich Field in "Working Suckers" for Second Time—A Few of the Favorite Stories

IN ITS program to expose the principles on which fraud schemes are based, the National Better Business Bureau is displaying in industries a poster on "Re-Loading." This is a scheme of the fraudulent salesman to go back and rework "suckers" who have proven themselves to be easy to sell.

Reliable dealers sometimes recommend additional purchases of their securities but the reloading schemes of the swindler are usually predicted on either the merger appeal, the exchange of stock appeal, or the appeal based on some fictitious news that will result in the stock being worth more money.

In the merger scheme, a salesman will call and report that the company is about to be absorbed by another company which will result in the stock being worth considerably more and as a special concession to stockholders they are permitted to buy some more stock at the old price before the price goes up. Of course, the merger never materializes.

In the exchange scheme, the salesman frankly admits that the stock his prospect holds is worth less than he paid but offers an opportunity to recoup the loss by trading the stock for some other which is going to be worth a high price. In this trade, however, a cash difference must be paid to obtain the new stock. The new stock is just as worthless as the old and the victim is out the additional cash.

"Favorable information" is of a wide variety. Usually it is that the stock is soon to be listed on some exchange at a higher price, but frequently the salesman will vary it according to its appeal to a particular prospect. It is always fictitious. Invariably the salesman says the value of the stock will be increased but stockholders are permitted to buy a certain "allotment" of shares at the old price.

## Toronto Bonds

### Tenders Asked for Issue of \$5,590,000

TENDERS are being asked by the City of Toronto for its issue of \$5,590,000 4½ per cent. and 5 per cent. serial debentures. The purpose for which the bonds are being issued include payment for local improvements, the live stock arena, libraries, waterworks, highways, the Bathurst Street bridge and extension, the Humber River bridge, and the Gerrard Street and Carlaw Avenue subway. A total



**J. VICTOR MARCHAND**  
President of Melchers Distilleries, Ltd., which has just issued its first annual report showing satisfactory progress and a strong financial position. Earnings were equivalent to \$3.58 on the Class "A" and \$3.75 on the Class "B" Shares.

—Photo by "Who's Who in Canada."

STOCKS — BONDS — GRAIN  
Investment Bankers  
**GAGE, EVANS, SPENCER LIMITED**  
WINNIPEG  
MEMBERS { Winnipeg Grain Exchange  
Winnipeg Stock Exchange

## THE Western Empire Life ASSURANCE COMPANY

### EXTRACTS FROM 1929 REPORT

Assets	\$ 1,712,877.48
Premium Income	308,996.28
Interest Earned	108,282.72
Policy Reserves	1,280,945.00
Insurance Issued	2,205,197.00
Insurance in Force	11,600,404.00
Paid to Policyholders and Beneficiaries since commencing business	393,093.56

### High Interest Earnings

The high interest earnings of the Company—7.60% on the mean Ledger Assets—the very favorable mortality experience and the moderate expenses are again reflected in the splendid profits being paid to Policyholders.

Write for Copy of Annual Report.

HEAD OFFICE, - - - - - WINNIPEG, MAN.  
WM. SMITH, President  
HON. R. W. CRAIG BRIG.-GEN. H. M. DYER, Vice-Pres.  
F. C. O'BRIEN, Secretary-Treasurer.

## R. A. DALY & CO. LIMITED

HAVE PLEASURE IN ANNOUNCING THAT

MR. A. F. TOMLINS

AND

MR. J. P. WALWYN

HAVE BEEN ELECTED TO THE BOARD OF DIRECTORS OF THIS COMPANY

THE DIRECTORATE IS NOW AS FOLLOWS

<b>R. A. DALY</b> PRESIDENT	<b>A. H. C. BEAIRSTO</b> VICE-PRESIDENT
<b>A. W. McLENNAN</b> VICE-PRESIDENT	<b>J. H. CHRISTIE</b>
<b>A. F. TOMLINS</b>	<b>J. P. WALWYN</b>

## F. O'HEARN & CO. STOCK BROKERS

PARTNERS: T. A. RICHARDSON, ELLY MARKS, A. GARDNER, FRANK O'HEARN. OFFICES: TORONTO - SARNIA - OWEN SOUND - MONTREAL. MEMBERS: NEW YORK CURE EXCHANGE (ASST) STANDARD STOCK & MINING EXCHANGE CHICAGO BOARD OF TRADE WINNIPEG GRAIN EXCHANGE NEW YORK PRODUCE EXCHANGE. 11 KING STREET WEST TORONTO, ONT.

### CONDENSED BALANCE SHEET

December 31st, 1929

ASSETS		LIABILITIES	
<b>Current:</b>		<b>Current:</b>	
Cash on hand and in Banks	\$ 16,482.56	Bank Loans (secured)	\$ 604,834.23
Accounts Receivable:		Accounts Payable	13,092.88
Balances due on all outstanding stock and commodity accounts	3,287,465.68*		\$ 617,927.11
Securities owned by firm (at market value)	11,789.00	Balances owing on individuals' stock and commodity accounts	368,566.95
	\$3,315,737.24	Brokers' Accounts (secured)	1,658,104.10
			\$2,644,598.16
<b>Fixed:</b>		<b>Reserves:</b>	
Office Furniture and Fixtures	21,488.77	Reserve for Doubtful Accounts	25,106.45
Exchange Memberships	309,600.00	Reserve for Depreciation of Furniture and Fixtures	1,999.18
	331,088.77		27,105.63
<b>Investments:</b>			
Sundry Club Shares, etc. (nominal)	1.00		
Goodwill	1.00		
Leaseholds, Deferred Charges, etc.	64,132.59	<b>Partner's Capital</b>	1,039,256.81
	\$3,710,960.60		\$3,710,960.60
*Market values of Securities held for Accounts included in this asset \$5,000,276.00			

We certify that, in our opinion, the above Condensed Balance Sheet, subject to the fact that we have not verified the values of the Exchange Memberships or Leaseholds, sets forth a true and correct view of the affairs of the Partnership under date of December 31, 1929, as shown by the books. The market values of securities have been verified by us.

Toronto, February 4, 1930.

GUNN, ROBERTS & CO., Chartered Accountants.

This is a condensed form of the Balance Sheet prepared by the Auditors appointed by the Standard Stock and Mining Exchange under the provisions of the Security Frauds Prevention Act.



AUTHORITATIVE COUNSEL  
ON WESTERN CANADIAN  
NATURAL RESOURCES



**MILLER, COURT & CO.**  
INVESTMENTS

197 Bay Street

Toronto, Ont.

## Fraud Act Bares its Teeth

(Continued from Page 29)

of world finance. There is no precedent for the situation which has confronted the province of Ontario during the first two months of 1930.

It may be unequivocally stated that Ontario and the entire Dominion has safely passed through a crisis which by unwise handling may have developed a financial panic of national proportions and threatened the security of our whole financial structure.

This is realized only upon serious contemplation of the delicate foundation of trust upon which all our financial operations must necessarily be conducted. When rumors fly in the financial district and charges are made promiscuously it is obvious that only steady hands at the helm and calm heads on the bridge can prevent the arising of a general mistrust reflected in panic.

The present situation has overshadowed to a large degree the problem of the non-member broker who is subject to no restraint whatsoever, but the legislation so recently enacted by most provinces. This was the big problem facing the Attorney-General, the provincial secretary and all other officials of the province prior to May, 1928. It was the problem the legislature was forced to contend with during that year. It is a problem that has been brought under control through the operations of the Fraud Act, but which will remain as long as modern civilization rests upon the financing of industrial operations through joint stock companies.

Industry must sell shares to the public and under the most ideal arrangement to its employees and consumers, in order to finance the large enterprises upon which our industrial life rests. In the promotion stage and often at later stages, these shares must be sold by word of mouth. The purchaser must rely upon the integrity of the promoter, the underwriter and the salesmen employed. The shady promoter and his retinue of high-pressure salesmen have always attempted to assume the cloak of the industrialist. It is the problem of the government to promote the welfare of industry and the profit-sharing stockholder while at the same time prevent fraud being perpetrated upon the ignorant. The inherent human weakness of seeking something for nothing and the greed which is manifested in all periods of speculative excesses, are the great stumbling blocks in the path of any government to fully protect its citizens.

The methods used to finance industry have occasioned the development of strong investment companies to act as underwriters in amassing large amounts of capital through the sale of bonds and shares. Sometimes these underwriters are members of stock exchanges. Most often they are not. The rules of those exchanges which have been most permanently established before the investment public discourage promotions and various phases of underwriting, reserving to the exchange broker his true function, that of a commission agent between buyer and seller of seasoned securities.

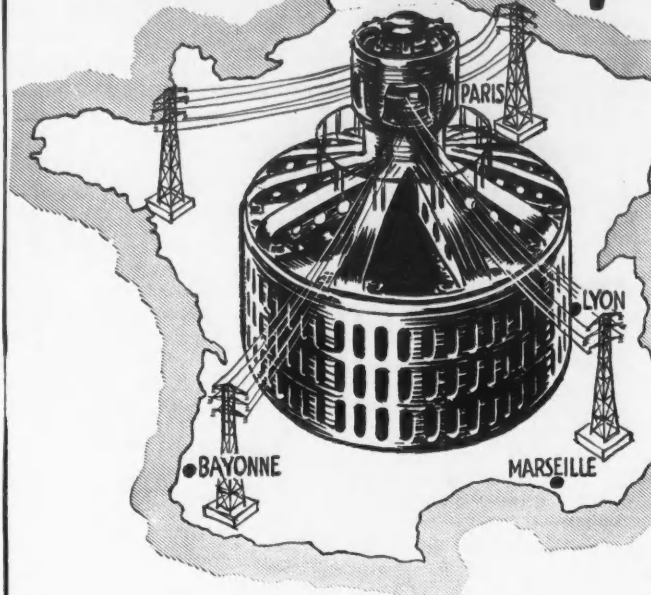
So it falls to the lot of the strong investment houses, the majority of which have established their integrity over a long period of years, to finance the permanent expansions of industry, just as the banks finance current industrial activity. The dubious promoter invariably seeks to masquerade in this cloak. His activities are pointed toward preventing the uninformed investor from making a distinction.

Canada is a young country, a growing country, with future prosperity assured. The necessity of new capital to reach full growth will be ever present for a long time. It is to such a country that the unscrupulous promoter is attracted, and in such a fertile field he even tends to sprout automatically. But the pressing need for new capital cannot be permanently restricted because of these gentry. This constitutes the problem of the government. It emphasizes the need of the investor to investigate with like care the propositions for investment brought to his attention.

It is not to be presumed that by any miracle of finance or of government supervision there can be developed safeguards by which individual investors can become inordinately rich in a short space of time. Finance in Canada certainly can be no older than the country itself. It may be as

(Continued on Page 39)

## Electrifying FRANCE!



In France, railways, large industrial centres, and hundreds of smaller towns are being electrified at a rate which is unprecedented in Europe.

This diversification, involving every phase of the country's economic existence, ensures the steady expansion of public utilities in which Foreign Power Securities Corporation Limited is extensively interested.

Net earnings for the fiscal period ending October 31st last were equal to 2½ times dividend requirements on the Corporation's 6% Cumulative Preferred Stock.

We Recommend for Investment

**FOREIGN POWER SECURITIES CORPORATION**  
LIMITED

6% Cumulative Participating Preferred Stock

At Market — to Yield about 6.85%

Write for Particulars

**NESBITT, THOMSON & COMPANY**  
LIMITED

Royal Bank Bldg. 701-705 Pigott Bldg.  
TORONTO, 2 HAMILTON  
Montreal Quebec Ottawa London, Ont. Winnipeg  
Saskatoon Victoria Vancouver

## THE SHAWINIGAN WATER & POWER COMPANY

The thirty-second annual report of the Board of Directors of The Shawinigan Water & Power Company was submitted to the shareholders at the annual meeting held in Montreal on February 5th, 1930.

The financial statement shows gross earnings for the year of \$13,475,862.78 and net before depreciation of \$5,907,979.58. The corresponding figures for 1928 were gross earnings \$11,562,331.29 and net before depreciation \$4,848,523.86.

After making the usual appropriations and transferring from surplus to general reserve account \$952,002.22, and paying dividends on the common shares of the Company of fifty cents (50c) per share for each of the first three quarters of the year and sixty-two and one-half cents (62½c) per share for the quarter ended December 31st, 1929, the balance carried forward is \$1,814,027.26, subject to deduction for 1929 income tax.

### Statement of Condition December 31st, 1929

ASSETS	
Fixed Assets:	
Power Development and Property	\$73,603,663.97
Machinery	20,693,067.18
Transmission and Distribution Systems	28,014,012.48
Securities of Subsidiary and Other Companies	28,832,868.15
Total Fixed Assets	\$151,144,611.78
Less—Capital Reserve	11,220,111.50
	\$139,924,500.28
Current Assets:	
Movable Plant and Stores	1,318,922.07
Prepaid Charges	316,678.44
Accounts Receivable	2,590,883.93
Call Loans	1,000,000.00
Cash in Bank and on Hand	1,035,622.60
Total Current Assets	\$6,262,107.04
Total Assets	\$146,186,607.32

LIABILITIES	
Capital Liabilities:	
Capital Stock	\$2,239,435.00
First Mortgage and Collateral Trust Sinking Fund Gold Bonds 4½%:	
Series "A"	\$35,000,000.00
Series "B"	17,147,000.00
Less: Bonds of Series "B" redeemed and cancelled by Sinking Fund	\$52,147,000.00
	1,042,500.00
	\$1,104,500.00
Laurentide Power Co. Limited Bonds:	
First Mortgage 5% Gold Bonds	\$7,500,000.00
Less: Redeemed by the Sinking Fund	1,090,000.00
	\$6,410,000.00
General Mortgage 5½% Gold Bonds, Series "A"	\$1,525,000.00
Less: Redeemed by the Sinking Fund	65,500.00
	1,459,500.00
Total Capital Liabilities	\$31,213,435.00
Current Liabilities:	
Accounts Payable	\$1,035,565.38
Bond Interest and Dividends	2,105,377.50
Total Current Liabilities	\$3,140,942.88
Reserves:	
Reserve Account	\$2,000,000.00
Contingent and Insurance Fund	\$16,491.21
Depreciation and Renewal Reserve	7,701,510.87
Surplus (Subject to deduction for 1929 Income Tax)	1,314,027.26
Total Reserves	\$11,832,229.44
Total Liabilities	\$146,186,607.32

Audited and Verified  
SHARP, MILNE & Co.,  
Chartered Accountants,  
January 16th, 1930.

Approved on behalf of the Directors,  
JULIAN C. SMITH,  
W. S. HART,  
Directors.

### PROFIT AND LOSS ACCOUNT 1929

Gross Income from all Sources	\$13,475,862.78
Less:	
Operating Expense	\$950,757.80
Power Purchased	1,224,814.35
Maintenance and Repairs	925,750.14
Taxes and Insurance	447,544.57
General Expenses	862,309.29
Water Storage Rentals, Provincial Government	299,053.29
	4,710,129.32
Balance brought down	\$8,765,733.46
Fixed Charges	\$2,695,673.07
Interest paid Laurentide Company, Limited	162,080.81
	2,857,753.88
Transferred to Depreciation Reserve	\$5,907,979.58
	800,000.00
	\$5,107,979.58
Balance from Previous year	1,475,653.15
	\$6,583,632.73
Dividends for year	\$4,317,603.25
Transferred to Reserve Account	952,002.22
Total Surplus (Subject to 1929 Income Tax)	1,314,027.26
	\$6,583,632.73

The officers of the Company are:— J. E. ALDRID, President; JULIAN C. SMITH, Vice-President and General Manager; HOWARD MURRAY, O.B.E., Vice-President; W. S. HART, Vice-President and Treasurer; JAMES WILSON, Secretary. Directors:— J. E. ALDRID, MAURICE J. CURRAN, HENRY J. FULLER, W. S. HART, SIR HERBERT S. HOLT, BEAUDRY LEMAY, GORDON W. McDONALD, K.C., G. P. MURPHY, C.M.G., HOWARD MURRAY, O.B.E., C. E. NEILL, HON. J. L. PERRON, K.C., JULIAN C. SMITH, JAMES WILSON.



ROBERT J. MCCORDELL

Who has been admitted to partnership in the firm of Hanson Bros. Incorporated. Mr. McCordell has been sixteen years with Hanson Bros. and has been secretary-treasurer for the past two years.

## G. G. Blackstock & Co. Ltd.

Stocks &amp; Bonds

G. G. BLACKSTOCK, Member Toronto Stock Exchange

Orders Executed on all Exchanges

Direct Private Wire New York and Chicago

STAR BUILDING, TORONTO

Tel. Elgin 3286

R. B. BUCHANAN

R. O. MACKAY TURNER

W. R. THOMSON

## F. G. OKE & CO.

Mining Stock Brokers

LONDON, ST. THOMAS, KITCHENER, BARRIE, ORILLIA, WINDSOR, LINDSAY, PETERBORO.

HEAD OFFICE:

OKE BLDG., 304 BAY ST., TORONTO

Telephone: ELgin 5111



## Foreign Power Securities Corporation, Limited

President: A. J. NESBITT  
Vice-President: JAS. B. WOODYATT

Directors:  
R. DESBRES P. DURAND A. J. NESBITT  
F. A. THOMSON J. S. VERNALLES JAS. B. WOODYATT  
ROSEY. M. YOUNG  
Secy: L. C. HARKELL Treas.: CHAR. JOHNSTONE

### BALANCE SHEET As at October 31st, 1929

ASSETS	
Investments at Cost	\$11,385,948.60
Cash and Call Loans	2,374,469.38
Accrued Interest	94,744.12
Prepaid Accounts	11,916.50
Discount on Bonds	75,900.00
Incorporation Expense	308,750.00
	<u>\$14,178,829.07</u>
LIABILITIES	
To the Public:	
First Collateral Trust 6% Convertible Gold Bonds, Series "A" Authorized \$50,000,000	\$5,000,000.00
Bills Payable	747,024.00
Bond Interest Accrued	125,000.00
Preferred Dividend, payable Nov. 15th, 1929	75,900.00
Accounts payable	5,270.05
	<u>\$5,952,994.05</u>
To the Shareholders:	
Preferred Stock:	
Authorized—50,000 Shares \$100. each	
Issued—50,000 Shares \$100 each	\$5,000,000.00
Common Stock (of No Par Value)	
Authorized	250,000 shares
Less: Held for exchange of Stock	
Warrants and conversion of Bonds	125,000 shares
	<u>125,000 shares</u>
Outstanding:	
Representing equity in Capital & Surplus	3,223,435.02
	<u>\$14,178,829.07</u>

Approved on behalf of the Board: A. J. NESBITT  
JAS. B. WOODYATT Directors

### AUDITORS' REPORT

We have examined the books and accounts of Foreign Power Securities Corporation, Limited, for the year ending October 31st, 1929, and have received all the information and explanations we have required. We have verified the securities by inspection or by certificates from the depositaries, and we certify that the above Balance Sheet as at October 31st, 1929, in our opinion, shows the true financial position of Foreign Power Securities Corporation, Limited, at that date, according to the best of our information and the explanations given to us, and as shown by the books of the Corporation.

(Signed) PRICE, WATERHOUSE & Co.,  
Auditors.

MONTREAL, January 9th, 1930.

### REVENUE ACCOUNT

For the Year Ending October 31st, 1929

Dividends and Interest from Investments	\$520,092.80
Profit from Investments Realized	416,887.24
Discount on Bonds	\$124,950.02
Interest	45,365.24
Expenses	756,664.78
Balance	<u>\$936,980.04</u>

### PROFIT AND LOSS ACCOUNT

For the Year Ending October 31st, 1929

Balance at Credit October 31st, 1928	\$147,537.89
Earnings for year ending October 31st, 1929	756,664.78
Discount on Bonds	\$124,950.00
Organization Expenses	24,517.65
Dividends on Preferred Stock	300,000.00
Balance at Credit October 31st, 1929, subject to deduction for Income Tax	563,435.02
	<u>\$904,202.67</u>

### Fraud Act Bares Its Teeth

wise as in any other country, and most record of development in the British Isles and all previous civilizations. But every age and condition creates its own problems for which solutions are found only by intelligent research and diligent application.

The quick rise of the Alberta oil fields developed problems as new and as important to that section as were those occasioned by mineral development in the other provinces. The wheat marketing problem of the west may also be cited as an instance calling for a solution to be found only through the co-operation of finance, government, accurate tabulation of statistical data, expert analysis and intelligent application of sound economics.

Just how new and recent are the problems now confronting Canada is best suggested by the fact that scarcely a month ago there was developed a clearing house for securities by the Calgary Stock Exchange where millions of dollars of oil securities were being transferred weekly.

There can be no question of the fundamental integrity of the Dominion as a whole in its financial dealings or of the correct solutions being found to these current problems. Intelligent co-operation between finance and government will remove the present retarding sand from the wheels of progress.

The present survey for SATURDAY NIGHT has disclosed the question uppermost in the minds of investors throughout the Dominion. This is, "In what methods of purchasing securities can I place the most confidence?" This question should be ever present, but particular emphasis has been placed upon it by recent developments. It has become the direct demand of the investment public as result of the headlines carried by newspapers across the Dominion.

The prospective investor may first be recommended to his banker. When purchase is made through a bank, delivery of stocks or bonds are guaranteed before payment is made. It is also obvious the intelligent bank manager will be alive to the interests of the depositor and give only the sound advice his experience has afforded.

Outright purchase of bonds or stock through a broker for cash calls for almost immediate delivery of the securities, to be taken by the purchaser to his safety deposit box. The purchase of stock of any type on margin cannot be termed an investment. It is an out and out speculation and may be left to the experienced business man who can afford to risk complete loss of that part of his funds so used. Margin purchases are subject to loss through day-to-day fluctuations. The integrity of the broker through whom they are carried must be unquestioned. The good business man knows his broker.

Complete investigation by the prospective investor of bonds or shares offered through salesmen is a prime requisite. Careful check of the representations of the salesman with those made by the company are as necessary as investigation regarding the reliability of the company.

Diversification—the employment of funds in as wide a range of enterprises as possible—is an insurance against complete loss through a single failure. The investment trust, when soundly conceived and efficiently managed, offers a solution to this problem of the small investor.

The investor must at all times remember that though the government has built up machinery for his protection against fraud or swindle, the only definite insurance is intelligent caution by the investor himself. The government could not possibly guarantee the individual investor against loss through unwise investment or through misplaced confidence, any more than it could guarantee against a previously honest member of society turning burglar. The law exists for punishment of fraud just as it exists for punishment of any other crime. Every possible safeguard is made by swift action against any company or individual using unethical or illegal methods. But the individual investor can at no time afford to relax his vigilance against unwise investment.

The Security Frauds Prevention Act has revealed itself as an instrument with sufficient teeth to protect the investment public against everything but itself. That is up to the individual. It stands as the most efficient legislation of its type the province could enact. The records of the Attorney-General's department and the registrar show that it is being judiciously enforced. Co-operation between the Attorney-Generals of all the provinces is assured through the conference called by Ontario. It is certain the operations of the shady promoter and high pressure salesman will become increasingly difficult throughout the Dominion in the future, just as they have been made so in Ontario the last year. The wheels of progress in Canada will grind out in chaff any unethical financial practices which tend to retard our complete realization of future prosperity and security.

## WELLINGTON FIRE INSURANCE COMPANY

Established 1840

HEAD OFFICE: TORONTO, ONTARIO

### Statement For Year Ending December 31st, 1929

ASSETS	
Cash on Hand and in Bank	\$ 21,653.12
Bonds, Debentures, Stocks and Mortgage at Government Value	438,499.85
Interest Accrued	3,617.54
Agents' Balances	\$ 37,195.67
Less: Provision for Commission	8,555.00
Uncalled Capital Stock	450,000.00
Total Assets	<u>\$942,411.18</u>
LIABILITIES	
Claims Under Adjustment	\$ 10,862.72
Reserve for Government Taxes	4,000.00
Re-Insurance Premiums Outstanding	6,753.08
Reserve for Unearned Premiums	154,723.16
Balance of Assets for Security of Policyholders; Capital Stock	
Authorized—10,000 shares at \$100.00 each	\$1,000,000.00
Issued—6,000 shares at \$100.00 each	600,000.00
Surplus	166,072.22
Total	<u>\$942,411.18</u>

### AUDITORS' REPORT

We have audited the Books and Accounts of Wellington Fire Insurance Company for the year ending December 31, 1929, and have verified the Securities and Cash Balances as at that date, and we hereby certify that the above Statement exhibits a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

Dated January 28, 1930.

A. C. NEFF, F.C.A.  
IAN P. M. ROBERTSON, F.C.A.

### Officers and Directors

#### PRESIDENT

W. A. DENTON, ESQ., Toronto, of Denton and Duncan. Director, Continental Life Insurance Company; Director, British American Security Company Limited.

#### VICE-PRESIDENT

E. B. STOCKDALE, ESQ., General Manager and Director of the Trusts and Guarantee Company, Limited; President, Federal Fire Insurance Company of Canada; Chairman of the Board of Directors of Granite Club Limited.

#### DIRECTORS

W. R. BEGG, ESQ., Manufacturers' Agent, Toronto; Director, Federal Fire Insurance Company of Canada.  
E. J. HAYES, ESQ., of Messrs. Hayes and Lailey, Toronto.  
H. BEGG, ESQ., President, Shaw & Begg, Limited, Toronto; Managing Director, Federal Fire Insurance Company of Canada; Director, The Trusts and Guarantee Company, Limited, Director Lloyd's Casualty Company.  
COL. S. C. ROBINSON, M.P., Walkerville, Ontario. Director, The Trusts and Guarantee Company, Limited.  
HARRY C. EDGAR, ESQ., Preston, Ontario. Vice-President, Hurlbut Company, Limited; Director, Preston Wood Working Machine Company, Limited.  
H. C. SCHOLFIELD, M.P.P., Toronto. Vice-President, Page Hersey Tubes, Limited; Vice-President, Federal Fire Insurance Company of Canada; Director, Canadian Canners, Limited.  
W. E. BUCKINGHAM, ESQ., Guelph, Barrister; Vice-President, Sterling Rubber Company Limited; Vice-President, Victor H. Canahan Company Limited; Director, Gilson Manufacturing Company Limited.

Managing Director  
H. BEGG

Secretary  
W. H. BUSCOMBE

Auditors

MESSRS. NEFF, ROBERTSON & COMPANY, TORONTO



WE CAN  
AND TAKE YOU THERE  
AND BRING YOU BACK

It is confidence in the W.C.A. that has given engineers and prospectors the courage to push far beyond the rail to develop Canada's Natural Resources.

**WESTERN CANADA AIRWAYS LIMITED**  
WINNIPEG  
BASES THROUGHOUT CANADA

Toronto Office: 1812 Royal Bank Building  
Phone: Elgin 8361

## CALMONT OILS, LIMITED

It is almost an impossibility to estimate the intrinsic value of Calmont Oils acreage in Turner Valley Oil Field.

Calmont owns 1,440 acres in this well-known producing oil area, and some of its acreage is valued at \$50,000 per acre, based on production values of wells immediately adjoining its property.

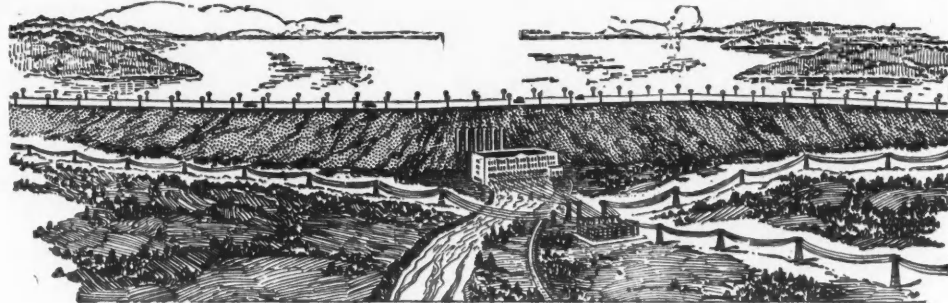
We Advise the purchase outright of Calmont Stock now

**Quaker Finance Corporation Ltd.**

400 LANCASTER BLDG.

CALGARY

## General Gas & Electric Corporation



The largest earth dam in the world for hydro-electric purposes is being completed by the General Gas & Electric Corporation (Associated System), near Columbia, South Carolina.

### An Outstanding 1930 Hydro-Electric Development

FOR centuries the Saluda River has been flowing idly down to the sea. But one day this Fall intake towers will be opened, water will plunge through the penstocks and rush into giant turbines, generators will hum and with the throwing of switches this idle resource of nature will be transformed into one of the largest and most dependable sources of electric power in the world.

Practically the entire regular output of the Saluda development was sold on long term contracts before construction began. Earnings are assured. Steadily, inevitably the demand for electric power grows.

Participation in the proceeds of growth of the Associated System is offered through the Class A stock and the \$8 Interest Bearing Allotment Certificates of the Company. The latter are exchangeable after July 1, 1930, into securities including Common Stock, Class A, of General Gas and Electric Corporation, the Associated subsidiary controlling the Saluda development.

General Gas Common Stock, Class A, listed on the New York Stock Exchange and Associated Class A Stock, listed on the New York Curb market, yield 8% or more in stock dividends. For information write to

**Associated Gas and Electric Securities Company**  
Incorporated

61 Broadway



New York City





### FISCAL AGENT

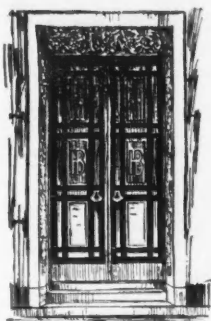
The Bank of Montreal acts as fiscal agent on behalf of Governments, Municipalities and Corporations. This service includes the payment of Bonds, Coupons and Dividends. The Bank of Montreal is in constant touch with security markets at home and abroad.

## BANK OF MONTREAL

Established 1817  
Total Assets in excess of \$960,000,000



### MONTHLY INVESTMENT LETTER and TRADING SERVICE



OUR FEBRUARY INVESTMENT LETTER RECOMMENDING THE PURCHASE OF SEVERAL HIGH GRADE BONDS HAS NOW BEEN FORWARDED TO OUR CLIENTS. OUR STATISTICAL DEPARTMENT WILL BE PLEASED TO FORWARD COPIES UPON REQUEST.

## HANSON BROS.

INCORPORATED  
INVESTMENT BANKERS - EST. 1883  
330 Bay Street, Toronto  
QUEBEC MONTREAL OTTAWA 51

## 60<sup>TH</sup> Annual Statement of THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA

Waterloo - Ontario

The Sixtieth Annual Statement of the Company shows the following progress in the past year:

New Assurances Paid for—\$67,359,410.  
Dividends paid Policyholders—\$4,573,174.  
Surplus Funds & Special Investment Reserves—\$12,311,529.  
Surplus Earnings—\$5,043,035.  
Total Assets—\$107,408,986.  
Rate of Interest Earned—6.30%.  
Expense Ratio—14.45%.

Insurance in Force—\$461,310,653.00

Financial Statement as of December 31st, 1929

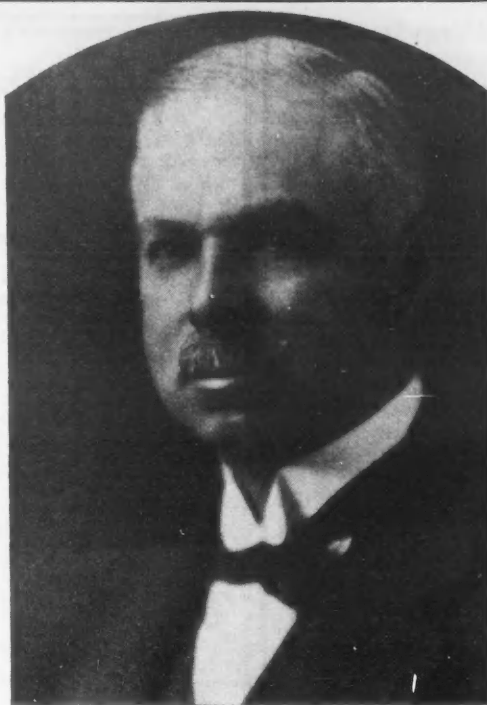
ASSETS	
Mortgage Loans on Real Estate	\$40,181,456.00
Bonds	41,637,811.72
Stocks	433,481.70
Real Estate, including Head Office Building	1,832,542.15
Loans on Policies	18,722,176.51
Cash	139,664.94
Premiums in course of collection	1,966,828.63
Interest Accrued	2,495,024.78
<b>Total</b>	<b>\$107,408,986.43</b>
LIABILITIES	
Policy Reserves	\$87,064,048.96
Unpaid Policy Claims and Dividends to Policyholders, due but not paid	544,431.39
Dividends left with the Company at interest	6,705,336.55
Taxes	217,951.31
Other Liabilities	565,688.99
Special Reserves and Surplus Funds	12,311,529.23
<b>Total</b>	<b>\$107,408,986.43</b>

DIRECTORS	
R. O. McCulloch, President	C. M. Bowman, Chairman of the Board
L. L. Lang, 1st Vice-President	J. Kerr Finken, 2nd Vice-President
Hume Cronyn	Isaac Pitblado, K.C.
L. J. Breithaupt	E. G. Long, K.C.
W. G. Watson	Glyn Osler, K.C.
Hon. S. C. Mewburn, K.C.	Hon. J. E. Perreault, K.C.

### PROGRESS OF THE COMPANY

Year	Income	Assets	Paid to Policyholders	Business in Force
1889	\$ 448,900	\$ 1,474,485	\$ 192,366	\$ 13,127,400
1909	2,749,847	14,518,441	818,809	59,261,959
1929	24,520,524	107,408,986	11,625,073	461,310,653

A booklet containing the proceedings of the Annual Meeting will gladly be mailed to policyholders upon request.



COL. W. W. DENISON  
As Registrar of Companies and Brokers for Ontario, Col. Denison has placed on record nearly 6,000 brokers, salesmen and companies selling securities to the public. This embraces every individual and firm in the Province offering securities. Continuous co-operation between the Registrar and the Attorney-General's department has facilitated the large total of investigations already made under the Security Frauds Prevention Act.

## British Banking in 1929

Last Year Was Difficult One for British Financial Interests — Banks Maintained Strong Position

By LEONARD J. REID,

Assistant Editor of The Economist, London

BY COMMON consent last year was the most difficult for British financial interests for a long time past. Eventful monetary conditions necessitated the raising of Bank rate from 4½% to 5½% in February, and again from 5½% to 6½% in September, and made possible its reduction in three stages to 5% before the end of the year. External causes played a large part in impelling the Bank of England to those decisions.

The apparently insatiable absorption of gold by France was mainly responsible for the second advance. Though this continued, the international monetary situation was so entirely changed by the Wall Street collapse in the autumn that the reductions mentioned were universally recognised as advisable.

The domestic situation was by no means satisfactory for the banks in other ways. Stock Exchange activity was at a low level for the greater part of the year, and in the new capital market flotations of importance were negligible during the summer and autumn. The banks' earnings in commissions must, therefore, have been lower than in the preceding year.

The collapse of several financial groups, of which the Hatry affair was the most prominent, and the general depreciation in Stock Exchange values which were sequels of the abrupt termination of boom conditions also caused widespread losses to the banks and their customers.

Some surprise has, therefore, been occasioned by the fact that all of the "Big Five" great joint-stock banks have disclosed profits slightly exceeding those of 1928. The net profits of Barclays Bank were £2,331,580, against £2,301,285 in 1928, of Lloyds £2,542,084, compared with £2,528,143, of the Midland £2,665,042, against £2,656,554, of the National Provincial £2,189,704, against £2,108,664, and of the Westminster £2,160,384 compared with £2,140,384.

These satisfactory figures must in part be attributed to the larger turnover of money, indicated by the increase of 1.5 per cent. in the total London clearings at £44,896 million, and the keen demand for advances. It is also certain that the banks' large accumulated funds, the product of the conservative financial policies they have consistently adopted, have permitted depreciation on investments, bad debts and the like to be adequately allowed for without an undue strain on the 1929 earnings.

Considerable discussion has taken place at various times on the effects of dear money on bank profits. While such conditions obviously increase the income from advances, discounts and call loans, they also necessitate increased payments of interest on deposits, and tend to cause lower values in the gilt-edged stocks comprised in the British banks' investment portfolios. Bankers have therefore been prone to deny that they benefited to any material extent from higher money rates. This contention seems disproved by the recently published figures. When due allowance has been made for the factors discussed in the preceding paragraph, it would appear that the increases in profits must have been partly due to the higher level of money rates than in 1928.

The profits have been dealt with on similar lines to those followed in previous years. The conservative finan-

cial policy adopted is reflected in the proportion of dividend payments to earnings, which varies from 63% in the case of the Westminster to 78% by the National Provincial. Substantial sums are placed to reserve, and used for writing down premises.

The total volume of deposits declined in the earlier months of the year, but rose in June and July. The aggregate deposits of the nine English London clearing banks were £1,809.6 million in January, £1,732.3 million in May and £1,778.5 million in July. A sharp fall was seen in August, and a general downward tendency persisted in the later months of the year.

Advances, on the other hand, which fell off rapidly in the first two months of 1929, rose until July, and fell off but slightly in August when they amounted, at £981.3 million, to no less than 55.9% of deposits. This high figure was ascribed to the need for keeping industry well supplied with funds, coupled with the necessity for continuing advances made in anticipation of new capital issues which the subsequent idleness of the new capital market made it advisable to postpone.

Towards the end of the year, apparently, the banks found themselves unable to meet these needs so liberally and advances declined, though still remaining over 55 per cent. of deposits. Barclays' figures, unlike those of the majority of their rivals, show increases in deposits, from £335 million to £337.5 million, and in advances, from £168.6 million to £174.5 million.

In sympathy with the reduction in advances, a generally lower level is visible among the asset items. Investments of the nine English clearing banks fell gradually through the year from £274.3 million in January to £259.5 million in November, the latest figures available. Discounts fell in the same period from £274.2 million to £230.7 million and call loans from £145.1 million to £139.7 million. Substantial declines were also seen in acceptances on behalf of customers; those of the Midland Bank were but £37.5 million at December 31, against £74.5 at December 31, 1928. Most other banks also report reductions though exceptionally the Westminster records a slight increase.

British bankers have reason to congratulate themselves on coming through such a difficult period with their strong positions so little impaired. This, however, was only to be expected in the light of the vast resources of the leading institutions, their considerable reserves, both disclosed and "hidden", and their high degree of technical efficiency. While criticism has from time to time been passed on one aspect or another of their operations, they have in 1929, as in previous years, rendered valuable service not only to British industry and commerce, but to finance and trade in many other parts of the world.

A number of localities in the national forests in the provinces of Manitoba, Saskatchewan, Alberta, and British Columbia have been found suitable for the establishment of summer resorts, and, in accordance with the policy of the Forest Service of the Department of the Interior, which administers the national forests, these resorts are being fitted with conveniences for summer residents and campers.

## For Security

Province of New Brunswick — 5% Thirty-Year Non-Callable Gold Bonds, due January 15, 1960. These Bonds, issued for refunding purposes and for the construction of roads, are a direct obligation of New Brunswick and a charge upon the Consolidated Revenue Fund of the Province. A liberal sinking fund is provided by statute. Principal and semi-annual interest (January 15 and July 15) payable in Montreal, Toronto or New York, as well as in Fredericton or Saint John, N.B. The Bonds are not subject to redemption before maturity.

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A diversified list of recommended investments will be mailed on request



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